2025 Consolidated Annual Performance and Evaluation Report (CAPER)

Housing New Mexico | MFA

&

New Mexico Department of Finance and Administration

Alternative accessible formats of this document will be provided upon request. If you need this document in an alternative format such as large print, Braille, or audiotape, please contact Shannon Tilseth at Housing New Mexico | MFA at:

Phone: 505-532-1885

Instate Toll Free: 1-800-444-6880

Fax: 505-243-3289

Dial 7-1-1 to use Hamilton Relay in New Mexico or call one of the toll-free numbers below:

TTY: 800-659-8331

Voice: 800-659-1779

VCO (Voice Carry Over): 877-659-4174

Mobile Caption Service: 800-855-8111

Speech-to-Speech: 888-659-3952

Spanish: 800-327-1857

(Includes Spanish-to-Spanish and translation from English to Spanish)

Contents

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a) This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This New Mexico Consolidated Annual Performance and Evaluation Report (CAPER) describes progress on implementation of New Mexico's Consolidated Plan during 2025. The Consolidated Plan covers the use of five formula grant programs: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grants (ESG), Housing Opportunities for Persons with AIDS (HOPWA), and Housing Trust Fund (HTF) for the period of July 1, 2025, through June 30, 2026. During 2025, Housing New Mexico | MFA administered HOME, ESG, HOPWA and HTF. The New Mexico Department of Finance and Administration, Local Government Division and Infrastructure Planning and Development Divisions administered CDBG.

HOME Highlights

During 2025, HOME funds were used to meet the following goals:

- Goal 2A: Rehabilitate Owner-Occupied Housing – expected 30 household units; 11 units were rehabilitated in 2025.
- Goal 2B: Increase Homeownership Opportunities – expected 2 household units to be added and 0 household units to be assisted with direct financial assistance; 0 HOME units and 0 financial assistance were completed.
- Goal 2C: Develop Affordable Rental Housing – expected 15 rental household units constructed, and 10 rental household units rehabilitated; 24 rental units were constructed, and 3 rental units were rehabilitated.

ESG Highlights

Serving homeless and special needs populations by expanding housing for targeted populations and increasing services through overnight shelter and homelessness prevention were the focus of Housing New Mexico | MFA Emergency Housing Assistance Program (EHAP), Rapid Rehousing (RRH) and Homeless Prevention (HP) programs in 2025. Housing New Mexico | MFA-funded EHAP, RRH, and HP, agencies without duplicates with regular ESG funding for 2,633 individuals.

ESG funds were used to meet the following goals:

- Goal 3A: Provide Assistance to Reduce Homelessness – expected 100 households assisted through tenant-based rental assistance/Rapid Rehousing and 100 persons assisted through Homelessness Prevention; 81 households were assisted through tenant-based rental assistance/Rapid Rehousing, and 183 persons were assisted through Homelessness Prevention.
- Goal 3B: Provide Assistance for Shelters – expected 2500 persons assisted through homeless person overnight shelters; 2633 persons were assisted.

HOPWA Highlights

The 2025 goal for the HOPWA program encompassed providing funding for housing operations to 333 individuals. For 2025, a total of 240 HOPWA-eligible individuals were assisted with HOPWA funding for tenant-based rental assistance (TBRA), short-term rent, mortgage, and utilities (STRMU) and permanent housing placement (PHP) or to provide supportive services to client households. HOPWA funds were used to meet the following goals:

Goal 3C: Provide Housing Assistance to Persons with HIV/AIDS expected 90 households assisted through tenant-based rental assistance/Rapid Rehousing and 243 persons households assisted through Homelessness Prevention; 69 households were assisted through tenant-based rental assistance/Rapid Rehousing and 171 persons were assisted through STRMU/Homelessness Prevention.

CDBG Highlights

The strategic focus of the regular CDBG program for non-entitlement communities is to enhance the quality of New Mexico's community development activities by improving the quality of New Mexico's infrastructure. The Community Development Council (CDC) as part of the Department of Finance and Administration (DFA) was successful in meeting this strategic goal by awarding funds to 6 qualified regular CDBG applications during the 2025 review period. **See Attachment A - 2025 CDBG Applications Funded.** The applications were for infrastructure projects with additional funding set aside for planning and economic development. According to the IDIS PR-23 CDBG Summary of Accomplishments for 2025, CDBG projects assisted a total of 108,732 beneficiaries; 81,702 are from open projects and 27,030 are from completed projects.

CDBG funds were used to meet the following goals:

- Goal 1A: Expand & Improve Public Infrastructure and Facilities – expected 30,000 persons assisted; 27,030 were assisted for completed public facility or infrastructure activities.

CDBG-DR Highlights

In November 2023, the US. Department of Housing and Urban Development (HUD) announced that the State of New Mexico would receive $4,131,000 in Community Development Block Grant Disaster Recovery (CDBG-DR) funding to support long-term disaster recovery in communities impacted by DR-4652-NM: New Mexico Wildfires, Flooding, Mudflow, and Straight-line Winds.

As the primary agency responsible for management of statewide fire and flood recovery, the New Mexico Department of Homeland Security and Emergency Management (DHSEM) is the responsible entity for management of the CDBG-DR funding. Efforts facilitated through CDBG-DR are implemented in partnership and coordination with the New Mexico Department of Finance and Administration, which is responsible for all standing annual Community Development Block Grant allocations.

DHSEM prioritized one program allocation so that the maximum possible funding can be directed to direct activity costs. Given the selection of the HUD-identified MID and the spending requirements associated with that MID area, DHSEM sought a programmatic investment that would not duplicate current funding available through the Hermit's Peak / Calf Canyon Claims Office, while still addressing identified needs in housing and resilience. Based on this analysis, DHSEM has determined to invest the CDBG-DR funding in a Building Resiliency Center, to facilitate rehabilitation and reconstruction activities which are not addressed through the Hermit's Peak / Calf Canyon Claims Office.

CDBG-DR funds were used to meet the following goals:

Goal 2E. Address Unmet Needs 2022 Wildfires/Flooding – expected to assist 125 persons; 53 persons were assisted.

HTF Highlights

HTF allocation is used for multifamily rental, new construction, or rehabilitation. Applications are accepted on a rolling basis. These funds were used to meet 2025-2029 Consolidated Plan and 2025 Action Plan goals. In 2025, seven projects were completed producing 24 HTF units all leased and occupied. There are an additional three projects with 10 units with written agreements, and in the construction phase.

HTF funds were used to meet the following goals:

Goal 2D: Develop Housing for vulnerable populations – expected 5 rental units constructed and 5 rental units rehabilitated; 24 rental units were constructed, and 0 rental units were rehabilitated.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Combined Table 1 - Accomplishments – Program Year & Strategic Plan to Date &
Table 2 - Accomplishments - Strategic Plan to Date

Goal	Indicator	Unit of Measure	Expected – Strategic Plan (5 Year)	Actual – Strategic Plan (5 Year Cumulative)	Expected – Program Year (1 Year)	Actual – Program Year (1 Year)
1A Expand/Improve Public Infrastructure/Facilities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	150000	27,030	30000	27,030
2A. Rehabilitate Owner-Occupied Housing	Homeowner Housing Rehabilitated	Household Housing Unit	150	11	30	11
2B. Increase Homeownership Opportunities	Homeowner Housing Added	Household Housing Unit	10	0	2	0
2C. Develop Affordable Rental Housing	Rental units constructed	Rental units constructed	75	24	15	24
2C. Develop Affordable Rental Housing	Rental units rehabilitated	Rental units rehabilitated	50	3	10	3
2D. Develop Housing for Vulnerable Populations	Rental units constructed	Rental units constructed	25	24	5	24
2D. Develop Housing for Vulnerable Populations	Rental units rehabilitated	Rental units rehabilitated	25	0	5	0
2E. Address Unmet Needs 2022 Wildfires/Flooding	Affordable Housing Non-Housing Community Development	Other	125	53	125	53
3A. Provide Assistance to Reduce Homelessness	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	500	81	100	81
3A. Provide Assistance to Reduce Homelessness	Homelessness Prevention	Persons Assisted	500	69	100	69
3B. Provide Assistance for Shelters	Homeless Person Overnight Shelter	Persons Assisted	15000	2633	2500	2633
3C. Provide Housing Assistance Persons w/ HIV/AIDS	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	450	69	90	69

3C. Provide Housing Assistance Persons w/ HIV/AIDS	Homelessness Prevention	Persons Assisted	1215	171	243	171
4A. Effective Program Management	Other	Other	5	5	5	5

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

CDBG: DFA's objectives in the distribution of community development resources are to create suitable living environments within the state. The highest priorities for the CDBG program translated into two primary goals: 1) Fund improvements to CDBG non-entitlement area water/wastewater systems and streets, and 2) Expand and improve public infrastructure and facilities. The source amount for regular CDBG is $10,946,097.

CDBG-DR: DHS prioritized funding for a Building Resiliency Center to assist with the rehabilitation and reconstruction activities which were not addressed through other funding sources. Resources are geared toward the rebuilding of homes which were lost in the Hermits Peak/Calf Canyon fire. The source amount is $4,131,000.

ESG: Housing New Mexico | MFA assists the greatest number of people experiencing homelessness through Emergency Housing Assistance Program, funded by ESG and state homeless funding. ESG assistance includes operating and supportive service costs for emergency shelter facilities, rental assistance, housing relocation and stabilization services for people experiencing homelessness and those at imminent risk of homelessness needing to be re-housed. The source amount for ESG is $1,199,092.

HOME: HOME funding addresses high-priority needs of rehabilitation of owner-occupied single-family housing, new construction of single-family housing for homeownership, provision of down payment assistance, and development of affordable rental housing. The source amount for HOME is $14,930,237.26.

HOPWA: HOPWA funding is used to address the continuing need for assistance with short term rental, mortgage, utilities and rental assistance to secure permanent housing for clients diagnosed with HIV/AIDS. Additionally, HOPWA was used to provide supportive services for clients. The source amount for regular HOPWA is $1,383,431.00

HTF: HTF funding was used to address the priorities of developing housing for vulnerable populations specifically for extremely low-income households whose incomes do not exceed the higher of 30 percent AMI or the federal poverty level. The source amount for HTF is $3,134,373.20.

CR-10 - Racial and Ethnic Composition of Families Assisted

Describe the families assisted (including the racial and ethnic status of families assisted) 91.520(a)

Table 2 – Table of assistance to racial and ethnic populations by source of funds

	CDBG	HOME	HOPWA	HTF
White	3674	24		96
Black or African American	0	2		11
Asian	1	0		0

American Indian or American Native	198	0		4
Native Hawaiian or Other Pacific Islander	0	0		0
Other multi-racial	0	1		9
Total	**3873**	**27**		**120**
Hispanic	1814	12		78
Not Hispanic	2059	15		42
Total	**3873**	**27**		**120**

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	ESG
American Indian, Alaska Native or Indigenous	266
Asian or Asian American	22
Black, African American or African	258
Hispanic/Latina/e/o	546
Middle Eastern or North African	5
Native Hawaiian or Pacific Islander	16
White	818
Multiracial	918
Client Doesn't Know	51
Data Not Collected	103
Total	**3003**

Narrative

The table above has been modified in the CAPER attachment to include additional definitions of race that were collected by Housing New Mexico | MFA and DFA. Therefore, the CAPER attachment will have totals that reconcile to program reports. CDBG data is for beneficiaries or individuals shown on the PR-23 CDBG Summary of Accomplishments for Program Year 2025. CDBG Beneficiaries by Racial/Ethnic Category, used in the table CR-10, is derived from IDIS report PR-23. The direct beneficiary data for projects completed in 2025 only applies to projects using the LMI methodologies LMC, LMH, and LMJ. Projects qualifying using LMI methodology LMA does not require race and ethnicity data in IDIS thus are not included in the PR- 23. However, this information is kept on file by the state as required by HUD.

HOME data is from IDIS. HOPWA data is extracted from HOPWA program CAPER Grantee Workbook ethnic demographics was not being tracked for the program year. Service providers have since been instructed to track this data moving forward. ESG data is from ESG CAPER reports uploaded into Sage. HTF data is from IDIS.

In addition, Housing New Mexico | MFA has initiated tracking of female and disabled head of households. Within two HOME funded projects a total of 28 female head of households and six disabled households were served. Within seven HTF projects a total of 22 female head of households, and eight disabled households were served.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Table 3 - Resources Made Available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year 2025
CDBG	public - federal	$10,946,097.00	$11,522,240.04
HOME	public - federal	$14,930,237,26	$6,315,911.67
HOPWA	public - federal	$1,383,431.00	$1,371,437.05
ESG	public - federal	$1,199,092.00	$1,192,526.54
HTF	public - federal	$3,134,373.20	0.00
Other	public - federal	$4,131,000.00	$119,088.10

Narrative

Identify the geographic distribution and location of investments

Table 4 – Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Low/Mod Block Group Tracts	90	60.88%	The State does not prioritize funds geographically. Funds are available statewide.
Colonias Neighborhood	10	39.12%	DFA awarded two CDBG Colonias applicants/projects totaling $4,071,535.52.

Narrative

DFA funded two Colonias projects and will continue to actively promote Colonias projects in the next program year. The Colonias projects were in the community of Town of Lake Arthur totaling $1,945,447.78 and the Village of Cloudcroft totaling $2,126,087.74. The state does not prioritize funds geographically. Funds are available statewide and $6,336,921.12 was awarded (excluding the above Colonias funds).

HOME, ESG, HOPWA and HTF do not prioritize funding geographically.

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

HOME: In 2025 - 2029, New Mexico qualifies for a 100 percent match reduction due to the statutory suspension and regulatory waivers made available to all Participating Jurisdictions by HUD .

ESG: Leveraged sources included cash from other federal funds, state government, local government, private sources, fundraising and charitable organizations included in "other" along with in-kind donations such as rent for office space, case management services and volunteer services. ESG Match data for 2025 is $1,028,296.21 with details contained in **Attachment B - ESG Match Source 2025.**

CDBG: : All CDBG infrastructure projects funded by DFA require a minimum cash match by the respective county or municipality. In New Mexico, rural communities are not required to contribute a match for a CDBG grant award. Non-rural communities are required to contribute 10 percent of the CDBG grant award. Rural communities are defined as counties with a population less than 25,000 and incorporated municipalities with a population less than 3,000. Non-rural communities consist of counties and municipalities with a population greater than the rural definitions. Any additional contribution toward the project in excess of cash match requirement is considered leveraged funding. The total amount available was $10,946,097.

HOPWA: HOPWA funds can be leveraged with housing assistance through Ryan White funds, or by City of Albuquerque emergency and transitional housing funds. Additional information on these sources can be found in **Attachment I - HOPWA CAPER 2025**.

HTF: HTF funds can be leveraged with HOME and other rental financing sources. There is no match requirement for HTF.

Publicly owned land or property located within the jurisdiction was not used to address the needs identified in the plan during the 2025 program year.

Table 5 – Fiscal Year Summary - HOME Match Report

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	$8,121,968.00
2. Match contributed during current Federal fiscal year	$46,207.00
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	$8,168,175.00
4. Match liability for current Federal fiscal year	$0.00
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	$8,168,175.00

Table 6 – Match Contribution for the Federal Fiscal Year

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
n/a	0	0	0	0	0	0	0	0

Table 7 – Program Income

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period $	Amount received during reporting period $	Total amount expended during reporting period $	Amount expended for TBRA $	Balance on hand at end of reporting period $
$7,482,008.73	$1,260,631.93	$1,770,011.68	0.00	$6,972,628.98

Table 8 - Minority Business and Women Business Enterprises

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	Total	Minority Business Enterprises				White non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black non-Hispanic	Hispanic	
Contracts						
Number	18	0	0	0	0	18
Dollar Amount	$670,323.00	$0.00	$0.00	$0.00	$0.00	$670,323.00

Subcontracts						
Number	104	4	0	0	26	74
Dollar Amount	$39,822,541.00	$1,728,000.00	$0.00	$0.00	$12,249,184.00	$25,845,357.00

		Women Business Enterprises	Male
Contracts			
Number	22	3	19
Dollar Amount	$670,323.00	$205,074.00	$465,249.00
Subcontracts			
Number	105	5	100
Dollar Amount	$40,721,541.00	$1,402,514.00	$39,319,027.00

Table 9 – Minority Owners of Rental Property

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted.

	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition.

	Number	Cost
Parcels Acquired	3	$12,404,224.00
Businesses Displaced	0	$0.00
Nonprofit Organizations Displaced	0	$0.00
Households Temporarily Relocated, not Displaced	196	$1,825,752.85

Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	4	0	0	0	1	3
Cost	$66,490.00	$0.00	$0.00	$0.00	$18,917.00	$47,573.00

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

Table 11 – Number of Households

Number of Households to be supported	One-Year Goal	Actual
Homeless	0	0
Non-Homeless	0	0
Special-Needs	0	0
Total	**0**	**0**

Table 12 – Number of Households Supported

Number of Households supported through:	One-Year Goal	Actual
Rental Assistance	0	0
The Production of New Units	22	48
Rehab of Existing Units	45	14
Acquisition of Existing Units	0	0
Total	**67**	**62**

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The one-year goals were taken from the 2025 Action Plan and reflect HOME and HTF goals.

The actuals represent HOME and HTF program completion for 2025 and include rehabilitation. The units completed under "Number of households supported through Rental Assistance" were rental rehabilitation and new construction projects, as Housing New Mexico | MFA does not use HOME funds to provide TBRA. "Production of new units" under HOME single family development program was expected to occur through a proposed project that was not awarded due to delays on the part of the project's developer. There are projects under construction, but they are not yet in service. It should be noted that where units did not meet projections is due to remaining volatility with construction after the pandemic with continued with rising material costs, labor shortages, and project commencement delays.

Discuss how these outcomes will impact future annual action plans.

Housing New Mexico | MFA will evaluate production and adjust goals accordingly. New single family development activity is being implemented including conducting ongoing housing strategy committees. This will include an economic status as to construction readiness.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Table 13 – Number of Persons Served

Number of Persons Served	CDBG Actual	HOME Actual	HTF Actual
Extremely Low-income	n/a	6	106
Low-income	n/a	32	
Moderate-income	n/a	0	
Total		**38**	

Narrative Information

CDBG actual numbers of persons served by income was taken from IDIS PR-23 CDBG Summary of Accomplishments for 2025. When census data is used for national benefit qualification, IDIS does not have a screen to populate beneficiary race, ethnicity or LMA income specifics.

HOME numbers are compared against the PR-23 HOME Summary of Accomplishment report for Program Year 2025 along with program data. HOME program numbers and the PR-23 numbers match.

HTF numbers are compared against the PR-110 HTF Production Report for Program Year 2025. HTF program data and PR-110 numbers match. This reflects units in construction but not yet in service.

Discussion: Worst case needs and efforts in meeting needs of persons with disabilities: HOME and HTF funding is primarily used for gap financing for the competitive LIHTC program. As these allocations are used with LIHTC awards, these gap funding projects are designed to be committed as loans. Using these funds to meet worst case needs is unlikely, as the projects cannot take on debt, thus cannot pay the loans back. However, permanent supportive housing has been made a priority, and as such, awarded projects that serve populations experiencing worst case needs utilizing other funding sources such as HOME ARP.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The New Mexico Coalition to End Homelessness (NMCEH) manages two Coordinated Entry Systems (CES) that cover their respective Continuums of Care (NM-500 and NM-501). CES is a geographical triage system that functions by completing vulnerability assessment for people experiencing homelessness, identifying their needs, and making referrals to the most appropriate housing interventions. CES relies heavily on collaborative work in communities across the state to coordinate support, services, and housing assistance to reduce the time a household will experience homelessness. Since 2014, CES has become a foundational system throughout the state in identifying the needs of all persons seeking assistance or those returning to homelessness from a previously housed destination that is inclusive of veterans, families, youth, and those experiencing chronically homelessness. CES uses the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT), which helps to determine each applicant's acuity, relative need for housing and the type of housing that would be most appropriate to assist their needs. The assessments are done at NMCEH as well as CoC and ESG-funded agencies, health centers, veteran programs, correctional facilities and during street outreach. Since its inception, the combined CES has assessed 77,500+ individuals.

Addressing the emergency shelter and transitional housing needs of homeless persons

Through Emergency Housing Assistance Program (EHAP), ESG provides funds for shelter operating costs and eligible essential services to those in shelters. For program year 2025, the NM Homeless Management Information System (HMIS) hosts records for clients in supported EHAP Emergency Shelter and Essential Services projects statewide; including City of Albuquerque EHAP for the same period, there are records hosted for clients in EHAP ES and ESS.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The State of New Mexico Human Services Department has discharge planning policies in place for people exiting mental health facilities, health care facilities and foster care. In New Mexico Housing New Mexico | MFA works with a network of providers to administer the Rapid Rehousing (RH) and Homeless Prevention (HP) Programs funded with ESG and state funding, which provides short-term rental assistance and other housing assistance for those at risk of homelessness. From July 2025 through June 2026, among 11 Homeless Prevention and/or Rapid Rehousing projects statewide, across several funding sources, a total of 23 persons entered the project from an institutional setting (twelve from substance abuse treatment, five from jail or prison, five from a hospital or other residential non-psychiatric medical facility, and one from a psychiatric hospital).

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

CES collects and manages data showing how long people are waiting for housing when they have been placed in housing, and if a person returns to homelessness. In Albuquerque, CES implements a broad network of connectivity, providing people diverse options for housing, support, and services. From July 2025 through June 2026, the Albuquerque CES identified 10,786 persons in 7,061 households seeking assistance. Of those, 464 identified as veterans, and 2,515 identified as experiencing chronic homelessness. During the same period, ACES has connected 464 clients to housing assistance. This included 11 veterans and 88 persons that were chronically homeless. Furthermore, the average length of time from identification/project entry to residential move-in date in Albuquerque was 39.6 days systemwide.

In the Balance-of-State CoC (all geographic areas outside Albuquerque), from July 2025 through June 2026, the BOS CES identified 8,510 persons in 5,616 households seeking assistance. Of those, 295 identified as veterans, and 1,469 identified as experiencing chronic homelessness. During the same period, BOS CES has connected 1,277 clients to housing assistance. This included 17 veterans and 86 persons that were chronically homeless. Furthermore, the average length of time from identification/project entry to residential move-in date in BoS was 32.6 days systemwide.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

There is a total of 17 Public Housing Authorities (PHAs) in New Mexico, within the jurisdiction of the State Consolidated Plan. There are three Regional Housing Authorities (RHAs) that serve rural regions of the state. In 2009, Housing New Mexico | MFA was mandated by the New Mexico legislature to provide oversight for the state's RHAs.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

DFA and Housing New Mexico | MFA do not operate public housing or plan resident initiatives. The oversight actions Housing New Mexico | MFA is responsible for per statute, include:

1. Review of the RHAs operating budget.
2. Approval of any new member(s) of the RHA's Board of Commissioners
3. Approval of new RHA Executive Directors.
4. Review reports of the creation/dissolution of nonprofit entities of the RHAs.
5. Review and approval of contracts and MOUs with a value greater than $100,000
6. Approval of transfers, sales, or liquidations of any real or personal property with a value greater than $100,000.
7. Review of the RHA's external financial audits.

No funding was appropriated to Housing New Mexico | MFA for the RHA oversight during the 2025 legislative session.

Actions taken to provide assistance to troubled PHAs

Actions Taken to Assist a Troubled Public Housing Authority

Northern Regional Housing Authority (NRHA) remains in HUD-designated troubled status due to the untimely submission of required unaudited and audited financial statements. The primary compliance issue is the agency's audit backlog for Fiscal Years 2022 through 2025. Full resolution of the troubled designation is dependent upon NRHA completing all outstanding audits and becoming current through Fiscal Year 2026.

Housing New Mexico | MFA is deeply concerned about NRHA's four-year audit backlog and has communicated these concerns directly to NRHA leadership. Despite its audit deficiencies, NRHA has continued to demonstrate strong operational performance in several key areas, including:

- Maintaining a 99.6% public housing occupancy rate;
- Achieving strong Public Housing Assessment System (PASS) performance;
- Fully obligating all Capital Fund Program grants;

- Reducing its Tenant Accounts Receivable System (TARS) balance;
- Maintaining a stable cash position; and
- Earning Section Eight Management Assessment Program (SEMAP) High Performer status for Fiscal Year 2025.

To address its outstanding audit requirements, NRHA is working with the New Mexico Office of the State Auditor to procure a qualified audit firm and advance the completion of its delayed audits. In addition, NRHA has retained a financial consultant, a policy consultant—both former HUD employees—and a certified public accountant (CPA) consultant to assist with financial reporting and audit preparation. These consultants have developed a schedule for completing and submitting all outstanding financial statements and audits.

In response to NRHA's compliance issues, HUD elected to pursue a monitored corrective action approach rather than immediately exercising more severe enforcement remedies. As part of this approach, HUD assigned cure monitors to:

- Assist NRHA in developing and implementing a recovery plan;
- Provide technical assistance;
- Monitor compliance with established milestones and deadlines;
- Participate in meetings with NRHA and HUD staff;
- Review required reports and other deliverables; and
- Monitor overall progress toward resolving the identified deficiencies.

Housing New Mexico | MFA has provided ongoing training and technical assistance to NRHA since 2019. This assistance has included onsite training, providing Housing New Mexico | MFA facilities for NRHA Board meetings, consultation from Housing New Mexico | MFA's General Counsel, and coordinating technical assistance from Eastern Regional Housing Authority and El Camino Real Housing Authority.

Although Housing New Mexico | MFA does not have statutory authority to require NRHA to implement corrective actions, it remains committed to supporting the agency's recovery efforts. Housing New Mexico | MFA will continue to provide technical assistance, guidance, and available resources to help NRHA resolve its outstanding compliance issues and achieve removal from HUD's troubled designation. NRHA will remain in troubled status until HUD determines, through a future review, that the agency has satisfactorily resolved the deficiencies that resulted in the designation.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

The New Mexico State Legislature passed the Affordable Housing Act in 2004 (and amended it in 2015) as an exception to the anti-donation clause in the New Mexico Constitution to allow local governments, municipalities, and school districts to put resources towards affordable housing acquisition, development, financing, maintenance, and operation. Essentially, the Act permits public-private partnerships for affordable housing activities.

By reviewing and approving the affordable housing plans of local governments under the Affordable Housing Act, Housing New Mexico | MFA performs a comprehensive review of community and housing needs, land use policies, zoning, and makes recommendations to the local government for modifying policies to mitigate barriers to affordable housing. Pursuant to the Affordable Housing Act, Housing New Mexico | MFA also supports local governments in drafting and adopting ordinances that maximize contributions to affordable housing development.

Actions taken to address obstacles to meeting underserved needs.

Housing New Mexico | MFA oversees the Affordable Housing Act (AHA) and approves affordable housing donations, plans and ordinances that target underserved housing needs. The AHA is pivotal to developing new affordable housing, addressing housing needs of cost-burdened households, and advancing structural rehabilitation and preservation initiatives. Housing New Mexico | MFA provides comprehensive technical training and assistance on an ongoing basis to local governments as needed and collaborates with communities in fostering affordable housing and economic development across New Mexico. To date, there are 40 AHA compliant local governments. As of 6/30/2026, local governments have contributed over $142,934,487 to affordable housing development.

DFA recognizes that community development needs far exceed the available resources to address those needs. DFA actively participates in conferences and workshops sponsored and attended by other federal and state agencies and affiliates who also have funding for Colonias, infrastructure and economic development projects. This cross-agency collaboration informs and educates all involved and can be of great benefit to our municipalities. By leveraging multiple funding streams, New Mexico's local government areas can plan and successfully complete large infrastructure projects.

Actions taken to reduce lead-based paint hazards.

Housing New Mexico | MFA continues to set aside a percentage of the state's formula HOME allocation for eligible lead-based paint assessment and remediation activities. In 2025, Housing New Mexico | MFA disbursed $5,400 for this program. **See Attachment D: HOME - LBP Expended.** The funds for lead hazard remediation and abatement have encouraged businesses and organizations to obtain appropriate training to provide remediation services. Housing New Mexico | MFA encourages service providers and professionals statewide to receive formal training and any applicable lead-based paint certifications to improve the efficiency of rehabilitation services delivery system.

Actions taken to reduce the number of poverty-level families.

Having safe and affordable housing is the foundation for reducing poverty. Reducing housing costs gives families more money to spend on necessities like food and medicine as well as providing the security and stability needed to achieve economic well-being. Overall, it is an improvement in the quality of life. Housing New Mexico | MFA has allocated the resources below to try to reach those families living below the poverty line:

1. Low-interest mortgages for first-time homebuyers,
2. Pre-purchase housing counseling,
3. Down payment and closing cost assistance,
4. NM Energy$mart Program (weatherization) serving households with incomes below poverty,

5. Additional points in the LIHTC Qualified Allocation Plan (QAP) for projects that house lower-income tenants and special needs households,
6. Collaborative work with other agencies whose goals and objectives support New Mexicans living below the poverty line, such as the New Mexico Coalition to End Homelessness and the Behavioral Health Collaborative,
7. Rehabilitation of owner-occupied homes, and
8. Development of affordable rental units.

Actions taken to develop institutional structure.

Housing New Mexico | MFA administers HOME, HOPWA, ESG and HTF programs makes funding available through a Request for Proposal (RFP) and/or Notice Of Funding Application (NOFA) process and manages Integrated Disbursement and Information System (IDIS). Housing New Mexico | MFA develops institutional infrastructure by: utilizing general funds to provide training and technical assistance to grantees; publishing a statewide housing resource directory which includes all housing providers in the state; holding New Mexico's only Housing Summit which provides training, information sharing and networking for housing professionals across the full continuum of housing; creating a housing strategy committee; and providing financial support to the New Mexico Coalition to End Homelessness to administer HMIS data management system. The Housing Summit convened in September 2025 with record attendance. The next is scheduled for September 2027.

DFA is the administering agency for CDBG, Recovery Housing Program (RHP), and legislative capital outlay projects. Some of the capital outlay projects, if appropriate, provide leveraged funds to CDBG projects. DFA provides training and technical assistance, makes CDBG funding available through an application process, provides monitoring and programmatic oversight and manages US Department of Housing and Urban Development (HUD) data systems (IDIS for CDBG and Disaster Recovery Grant Reporting system for RHP).

Actions taken to enhance coordination between public and private housing and social service agencies.

Many of Housing New Mexico | MFA programs and projects, including those using HOPWA, ESG, HOME and HTF directly involve social service agencies in assisting residents to obtain and maintain their housing. Social services are provided within the HOPWA program and two homeless prevention programs that utilize ESG funds (EHAP: Emergency Homeless Assistance Program, Homeless Prevention (HP), and Rapid Rehousing (RH). To the extent HTF and HOME funds are utilized for special needs housing, social and supportive services are often provided on-site for special needs residents. Housing New Mexico | MFA also administers a state-funded voucher program called Linkages, in partnership with the New Mexico Healthcare Authority. Subgrantees that utilize Linkages vouchers are required to have a housing administrator and a qualified supportive services provider because the Linkages program serves persons with severe mental illness who are precariously housed or experiencing homelessness.

Housing New Mexico | MFA is a member of the Behavioral Health Collaborative, which is led by the New Mexico Healthcare Authority and includes the cabinet secretaries of 15 state agencies and the Governor's office. The Collaborative enables broad, state-level collaboration for behavioral health prevention, treatment, and recovery work to improve mental health and substance abuse issues in New Mexico. Housing New Mexico | MFA also serves on the Colonias Infrastructure Board, is a member of the City of Albuquerque Affordable Housing Committee and participates in numerous initiatives, including HUD initiatives, to enhance coordination among public and private housing entities and social service agencies. Housing New Mexico | MFA also works directly with local communities and agencies to identify new service providers and partners, particularly in rural areas where fewer providers and services exist to gain statewide coverage.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice.

The Analysis of Impediments (AI) is fully implemented in operations and is striving to address impediments identified in the analysis. Please note that **Attachment C – Fair Housing Impediments Tasks Accomplished 2025** follows the original list of impediments in the 2025-2029 New Mexico Consolidated Plan.

While Housing New Mexico | MFA and DFA have no enforcement capacity, it is the policy and commitment of Housing New Mexico | MFA to ensure that fair and equal housing opportunities are granted to all persons, in all housing opportunities and development activities funded. Housing New Mexico | MFA has a designated Fair Housing Officer who is responsible for assisting the public with housing complaints, which are referred to the Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development. In 2025, eight members of the public were referred to the Office of Fair Housing and Equal Opportunity.

Housing New Mexico | MFA requires that Equal Housing Opportunity logos be displayed appropriately at properties and building sites, and on our advertising and marketing materials. Housing New Mexico | MFA distributes fair housing information and ensures that information and resources are available on the website, www.housingnm.org. On an annual basis, funding is provided to New Mexico Legal Aid to print rental guides which direct people to fair housing resources.

Additionally, the Citizen Participation Plan states that “direct efforts will be undertaken to publish and/or post information at locations that will elicit maximum low and moderate income and minority participation.” New Mexico published notices of the CAPER in the Albuquerque and Las Cruces newspapers to incorporate rural and metro areas and includes outreach to a large number of low and moderate income and minority individuals.

DFA extends affirmative (targeted) marketing to significantly underrepresented groups throughout the year and throughout each individual CDBG project. All CDBG subgrantees are required to adopt plans pertaining to citizen participation, fair housing, Section 3 residential anti-displacement and relocation by resolution on an annual basis. These resolutions require that the subgrantees take actions to affirmatively market to underrepresented groups. In addition to these annual requirements, all subgrantees must conduct an activity to further fair housing and post signage both within their government offices and at the construction sites pertaining to employee rights, workplace health, equal opportunity, and resources for the public.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirement

Community Development staff conduct contract-based program compliance monitoring for HOME, ESG, HOME-ARP, RHP, HOPWA, DOE, NM Gas, PNM, EMNRD of NM, NMHTF, and multiple HCA programs. Housing New Mexico | MFA program managers prepare and use risk assessments at the beginning of every program year as a tool to develop monitoring schedules for the various programs.

All CDBG grantees are required to be monitored once a year for the life of the project, and each CDBG project from 2024 or earlier has two years to be completed. Starting from 2025 CDBG projects have three years to be completed. To ensure that all federal and state requirements are followed, DFA staff conduct both interim monitoring and close-out monitoring using monitoring reviews of electronic files and onsite visits where applicable.

On the webpage http://www.housingnm.org "Developer" submenu for "Federal Regulations" explains a variety of federal regulations that apply to federal loan programs and direct the attention of the applicant to the listings of forms and reference materials from Environmental Review to Section 3, Affirmative Marketing and Equal Employment Opportunity, along with a Minority Business Directory. To be comprehensive in planning Housing New Mexico | MFA developed a final draw checklist. At final draw, all HOME projects go through a performance review to meet data collection and reporting requirements. Information is collected from the developer on minority business enterprises utilized and maintained for reporting standards.

See **Attachment F – Monitoring Process CDD, HOME, and CDBG** for a full explanation of the processes used by Housing New Mexico | MFA and DFA.

Lastly, as required by regulations, Housing New Mexico | MFA provides a certification of compliance with the Consolidated Plan to those public housing authorities (PHAs) who qualify. If the required background information is provided, and in compliance, Housing New Mexico | MFA supplies the signed certification.

See **Attachment G – Consolidated Plan Certification of Consistency 2025** for the PHAs qualified list.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Housing New Mexico | MFA and DFA invite public comments on all planning and reporting activities pursuant to the New Mexico Citizen Participation Plan. For the 2025 CAPER, the public comment period ran from August 18, 2026, through September 2, 2026. A draft of the 2025 CAPER was made available on Housing New Mexico | MFA web page on August 18, 2026. The CAPER will remain available on the web page for a minimum of five years. Printed copies of the CAPER are available at the Housing New Mexico | MFA office (7425 Jefferson St NE Albuquerque, NM 87109) upon request.

Public notices in English and Spanish, announcing the public comment period for the CAPER and the hybrid virtual public hearing on August 25, 2026, at 10:00am, were placed in the Albuquerque and Las Cruces newspapers, which have statewide circulation. Copies of those notices are included as **Attachment H - Public Notice Publication Certifications.**

The virtual and in-person public hearing is to allow for enhanced participation for those who can attend based on proximity location or those throughout the state can log in virtually. To further enhance participation Housing New Mexico | MFA will accept written comments by email or mail for those who do not have access to virtual platforms for verbal comments or prefer alternative communication methods.

There were no public participants for the August 25, 2026, public hearing. In attendance was a Housing New Mexico | MFA employee and presenter. Lastly, no public comments were received during the comment period.

For CDBG, DFA follows a detailed citizen participation plan that provides for and encourages citizen participation. This integral process emphasizes participation by persons of low- and moderate-income, particularly residents of predominantly low- and moderate-income neighborhoods in which DFA proposes to use CDBG funds. The plan provides citizens with the following: reasonable and timely access to local meetings, an opportunity to review proposed activities and program performance, timely written answers to grievances and written complaints and a description of how the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can be reasonably expected to participate. DFA also requires all grantees seeking CDBG funds to develop and adopt by resolution a Citizen Participation Plan.

Housing New Mexico | MFA and DFA may, at their discretion, actively solicit input on housing and community development issues during the course of the year with regional forums, town hall meetings and other venues, as they may present themselves. Title II of the Americans with Disabilities Act and Section 504 of the Rehabilitation Act prohibits discrimination on the basis of disability in the programs of a public agency.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

DFA revised the New Mexico Administrative Code (rule) for the NM CDBG program in July of 2025. Revisions included more flexibility for DFA to respond to changing needs and adapt annual application cycles accordingly. The cap on grant funding amounts was removed. Match requirements for rural communities were removed. Scoring was revised to improve the competitiveness of the program. Economic Development, Housing, Slum and Blight were taken out of the NMAC, so that DFA can focus on infrastructure programs with its funding.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

Describe accomplishments and program outcomes during the last year.

DFA revised the New Mexico Administrative Code (rule) for the NM CDBG program in July of 2025. Revisions included more flexibility for DFA to respond to changing needs and adapt annual application cycles accordingly. The cap on grant funding amounts was removed. Match requirements for rural communities were removed. Scoring was revised to improve the competitiveness of the program. Economic Development, Housing, Slum and Blight were taken out of the NMAC, so that DFA can focus on infrastructure programs with its funding.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The Housing New Mexico | MFA multifamily portfolio encompasses HOME, LIHTC, Risk Sharing, bond funded, Tax Credit Exchange Program, Tax Credit Assistance Program, Resolution Trust Corporation (RTC), Section 811 PRA and Project Based Section 8 properties. In most instances, the monitoring visits are not just for HOME units, but for all funding sources used at a particular property. Asset Management Department completes an annual review of the department work plan to ensure that all required reviews are scheduled and reports the information quarterly to ensure compliance. If for some reason a HOME property was not monitored during the appropriate timeframe, Asset Management Department will immediately schedule a monitoring at the earliest opportunity. See **Attachment E - Asset Management HOME Inspections 2025** for results and issues of compliance inspection monitoring for affordable rental units. Additional specifics regarding physical inspections can be found within individual inspection site files.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

In accordance with the applicable statutes and regulations pertaining to CAPER, Housing New Mexico | MFA certifies that it does and will affirmatively further fair housing. In 2025 included the following activities:

- Housing New Mexico | MFA worked with 11 owners on Affirmative Fair Housing Marketing
- Plans (AFHMP)
- Housing New Mexico | MFA conducted 156 reviews and property visits to confirm general FHEO compliance (site signage, FHEO poster, AFHMP) on HOME rental properties
- Housing New Mexico | MFA assisted 8 individual members of the public with fair housing
- resources.
  Housing New Mexico | MFA provided 61 partners and staff with fair housing training.
-

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

The annual performance report for the HOME program reflects program income received in 2025 was $1,260,631.93, and the total amount expended was $1,770,011.68. Uses of the program income along with HOME funds include administrative costs, rental acquisition, rehabilitation projects, and homeowner rehabilitation projects. During 2025, six HOME projects for 27 units were completed which includes San Roque, Calle Cuarta, Three Sisters Apartments, Felician Villa I, Felician Villa II and Pedrena. Rental rehabilitation projects will reserve units for households earning no more than 60 percent of area median income. In addition, homeowner rehabilitation projects will assist households earning no more than 60 percent of area median income.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

Housing New Mexico | MFA's most competitive program is the nine percent federal Low-Income Housing Tax Credit (LIHTC) program, which has one annual competitive round for new construction and acquisition/rehabilitation of multifamily projects. Many of these projects also receive gap financing in the form of low-interest loans funded through HOME, HTF, USDA, state, local, private and Housing New Mexico | MFA sources. In 2025, Housing New Mexico | MFA awarded nine percent LIHTC's to five projects throughout New Mexico, for a total of 262 units. These units are reserved for low-income families earning 60 percent AMI or less or when the average designated income and rent restriction is for households earning 80 percent AMI or less. Housing New Mexico | MFA also administers the noncompetitive four percent LIHTC program on a rolling basis. Four percent projects may utilize the same types of gap financing as nine percent projects but also include a bond financing component. There were four projects that were issued 8609 forms with 415 units reserved for households earning less than or equal to 80 percent AMI.

CR-55 - HOPWA 91.520(e)

Identify the number of individuals assisted and the types of assistance provided

Table for report on the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

Table 14 – HOPWA Number of Households Served

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	243	171
Tenant-based rental assistance	71	69
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	19	18
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0	0
Total	**333**	**258**

Narrative

HOPWA short-term rent, mortgage, and utilities (STRMU) and tenant-based rental assistance (TBRA) are used statewide to provide housing assistance for eligible clients. HOPWA service providers continue to prioritize housing stability and will make every effort to increase the number of clients receiving HOPWA TBRA, depending upon funding. Service providers along with the Coalition to End Homelessness implemented new reporting processes and are adjusting to and validating any inconsistencies in data.

See Attachment I - HOPWA CAPER 2025. The HOPWA CAPER will be submitted as per the new system reporting requirements. The HOPWA CAPER will be submitted to HUD HOPWA Headquarters and sent to the local HUD Office in Albuquerque on, or before, the September deadline.

CR-56 - HTF 91.520(h)

Describe the extent to which the grantee complied with its approved HTF allocation plan and the requirements of 24 CFR part 93.

There were seven projects completed for 24 HTF units. The 2025 HTF projects completed are:

- A'diidi ni'kuwaa – 3 units
- San Roque – 7 units
- The Three Sisters Apartments – 2 units
- Felician Villa I – 2 units
- Felician Villa II – 2 units
- Pedrena – 8 units

There are three projects that have written executed agreements that have started construction for a total of 10 HTF units:

- Ocate Apartments: NC of 60 units with 2 HTF units
- Country Club Apartments: A/R of 62 units with 2 HTF units
- Peachtree Canyon II: NC of 144 units with 6 HTF units

There were no emergency transfers requested under 24 CFR 5.2005(e) or 24 CFR 92.359.

Table 15 - CR-56 HTF Units in HTF activities completed during the period

Tenure Type	0 – 30% AMI	0% of 30+ to poverty line (when poverty line is higher than 30% AMI)	% of the higher of 30+ AMI or poverty line to 50% AMI	Total Occupied Units	Units Completed, Not Occupied	Total Completed Units
Rental	106	14	0	120	0	120
Homebuyer	0	0	0	0	0	0

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Table 15 – Total Labor Hours

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	1	6	N/A	N/A	6

Total Labor Hours	1	282101			282101
Total Section 3 Worker Hours	1	119274			119274
Total Targeted Section 3 Worker Hours	1	52815			52815

Table 16 – Qualitative Efforts - Number of Activities by Program

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0	1	N/A	N/A	1
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0	1			1
Direct, on-the job training (including apprenticeships).	0	2			2
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0	1			1
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0	3			3
Outreach efforts to identify and secure bids from Section 3 business concerns.	0	2			2
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0	2			2
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0	0			0
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0	1			1
Held one or more job fairs.	0	1			1
Provided or connected residents with supportive services that can provide direct services or referrals.	0	1			1
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0	0			0

Assisted residents with finding childcare.	0	0			0
Assisted residents to apply for or attend community college or a four-year educational institution.	0	0			0
Assisted residents to apply for or attend vocational/technical training.	0	0			0
Assisted residents to obtain financial literacy training and/or coaching.	0	0			0
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0	0			0
Provided or connected residents with training on computer use or online technologies.	0	1			1
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0	0			0
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0	0			0
Other.	0	1			1

Narrative

CDBG, HOME, and HTF data are derived from projects meeting criteria and reflected in Section 3 reports from IDIS. ESG and HOPWA do not meet threshold factors for reporting.

Attachment A – 2025 CDBG Applications Funded

Attachment A – 2025 CDBG Applications Funded

Attachment A- 2025 CDBG Applications Funded			
	Entity	**Project**	**Funding**
1	City of Las Vegas*	Street/Drainage	$583,423.10 *
2	Town of Lake Arthur	Wastewater	$1,945,447.78
3	Village of Cloudcroft	Water	$2,126,087.74
4	City of Clovis	Wastewater	$646,000.00
5	Town of Carrizozo	Street/Drainage and Water	$1,484,682.69
6	Town of Clayton	Public Facility	$3,622,815.34
			$10,408,456.65

*total grant amount higher; included 2023 funding

		Geographical Distribution and location of Investments	
Target Area		**Allocation Percentage**	**Funding**
Colonias		39.12%	$4,071,535.52
Statewide (non-Colonias)	60.88	60.88%	$6,336,921.13

Attachment B – ESG Match Source 2023, 2024 & 2025

2023 ESG MATCH REPORT

Row Labels	Sum of MatchAmount
City of Albuquerque	$38,480.48
City of Hobbs	$68,172.43
Donated building rent, City of Alamogordo	$47,250.00
Donated building rent, City of Farmington	$29,013.65
Donations: cash or in-kind	$281,175.29
Foundations	$34,181.76
NM Children Youth and Families Department (CYFD)	$261,170.57
Staff salaries	$133,729.79
United Way SNM	$6,125.00
Volunteer time	$828.00
Grand Total	**$900,126.97**

Other Non-ESG HUD Match Funds	
Other Federal Funds	
State Government	$394,900.36
Local Government	$182,916.56
Private Funds	$6,125.00
Other	$316,185.05
Fees	
Total Match Amount	**$900,126.97**

2024 ESG MATCH REPORT

Row Labels	Sum of MatchAmount
City of Hobbs	$35,169.69
Donated building rent, City of Alamogordo	$39,188.56
Donations: cash or in-kind	$228,410.79
Foundations	$53,456.45
NM Children Youth and Families Department (CYFD)	$146,633.08
Staff salaries (CYFD Survivor Services)	$85,783.29
United Way SNM	$1,000.00
VOCA	$7,165.68
Donated building rent, City of Farmington	$16,798.40
City of Santa Fe	$4,535.00
Volunteer time	$2,925.55
Grand Total	**$621,066.49**

Other Non-ESG HUD Funds	
Other Federal Funds	
State Government	$232,416.37
Local Government	$95,691.65
Private Funds	$1,000.00
Other	$291,958.47
Fees	
Total Match Amount	**$621,066.49**

2025 ESG Match Sources Report

Row Labels	Sum of MatchAmount
Bernalillo County	$39,883.76
City of Hobbs	$65,805.79
Donated building rent, City of Alamogordo	$10,250.00
Donations: cash or in-kind	$138,326.37
Foundations	$63,085.32
Fundraising	$258,100.00
NM Children Youth and Families Department (CYFD)	$333,210.74
Program fees (client rent)	$2,890.00
Staff salaries	$112,694.23
United Way SNM	$3,750.00
Volunteer time	$300.00
(blank)	
Grand Total	**$1,028,296.21**

Category	
Other Non-ESG HUD Funds	$0.00
Other Federal Funds	$0.00
State Government	$333,210.74
Local Government	$115,939.55
Private Funds	$66,835.32
Other	$509,420.60
Fees	$2,890.00
Program Income	$0.00
Total	**$1,028,296.21**

Attachment C – Fair Housing Impediments Tasks Accomplished 2025

CAPER input – Fair Housing Impediments Tasks Accomplished (Homeownership activity) July 1, 2025 – June 30, 2026

Lender and REALTOR® Outreach:

Developed and promoted a new 3rd mortgage down payment assistance program (First*Down* Plus), which provides a $10,000 down payment assistance loan at a zero-percent interest rate. The loan requires principal-only monthly payments over a 15-year term. The program was promoted to all partner lenders, and access to training and program-related educational materials was provided.

We added Freddie Mac's HFA Advantage (3% down payment) program in October of 2023.

A total of 75 Lender & REALTOR® training sessions were held, with a combined attendance of 1,994 individuals. Sessions included information on homeownership down payment assistance programs, manufactured home financing and targeted area benefits.

New Mexico gained 14 additional targeted census tracts as of January 2024, making the total now 39. All participating lenders were notified of these additional targeted tracts and given updated information on income and purchase price limits.

Targeted area promotional materials were provided to 270 REALTORS® in rural areas.

General information about manufactured home financing was provided to 272 rural REALTORS®.

Specific information regarding single-section manufactured home financing was provided to 154 rural Realtors.

A housing needs survey was distributed to 272 REALTORS® in rural communities.

Developed and maintained Single-family lender relationships:

Housing New Mexico added and/or reinstated six new lender partners and has several additional applications currently in process.

Consumer-related activities:

Provided information to 473 potential homebuyers through phone or email contact, which included information about how to find a REALTOR® and a participating lender.

Spanish-speaking loan officers were clearly identified on the website

All program factsheets were also available in Spanish.

Consumers were able to identify lenders that finance manufactured homes by using the filter provided on the participating lender search page.

Potential homebuyers were routinely referred to non-profit housing organizations and local municipalities that can provide additional financial assistance. These include HomeWise, Tierra Del Sol, The Housing Trust, Santa Fe County and the Cities of Las Cruces and Santa Fe.

A total of 2,961 homebuyers received counseling.

Housing New Mexico participated in a public educational event hosted by the NM Manufactured Home Dealers Association. Presentations were also made to participants in the Money Smart program in San Juan County and residents of the T or C Housing Authority in Sierra County.

Housing New Mexico participated in a variety of educational fairs which were open to members of the public. Attendees included non-profit employees, business professionals, consumers, legislators and industry partners. These events were sponsored by organizations including PNM, SF Chamber of Commerce, Albuquerque Business First, HUD and New Mexico Activities Association.

Coordinated efforts between State agencies and private trade groups:

Housing New Mexico staff participates in various ongoing housing related trade association meetings, including NAIOP, GAAR, NMMLA, Central NM Homebuilders Association SW Regional Task Force and the Gallup Housing Summit.

Marketing & Communication Efforts:

Increased Public Awareness of Fair Housing Rights

Supported public awareness of fair housing rights, protected classes, and equal access. Provided fair housing resources to the public

- Included Equal Housing Opportunity logo on lobby signs, banners displayed at multifamily development construction sites, website, advertising, and marketing materials
- The Housing New Mexico Fair Housing Month Artwork Contest was implemented and open to children living at developments in Housing New Mexico's affordable housing portfolio. Three winners were selected, and each received a prize. In addition, the winning artwork was framed and provided to the respective properties for display in their lobbies.
- Housing New Mexico implemented various campaigns on its social media platforms (Instagram, LinkedIn, and Facebook) during the year, including:
    - Fair Housing Month Campaign (April)
        - In addition to the annual Fair Housing Month Campaign, a social media post highlighting the winners of the Fair Housing Month Artwork Contest was shared.
    - Affordable Housing Month Campaign (May)
    - Homeownership Month Campaign (June) included a five-part step-by-step video series on purchasing a home.
- Housing New Mexico maintained dedicated webpages that provided various resources for the public:
        - Find Housing and Assistance: https://housingnm.org/individuals-and-families/find-housingFair Housing – Your Rights: https://housingnm.org/individuals-and-families/find-housing/tools-resources/fair-housingRenter's Guide: https://housingnm.org/individuals-and-families/find-housing/tools-resources/renters-guideBoth an English and Spanish versions are available on the web page
    - Interactive Housing Directory: https://housingnm.org/about-us/housing-directory
        - An internal working group was convened to provide direction on improvements to this directory in order for it to be more user-friendly. In June 2026, the improvements were deployed.
    - Homebuyers Resources: https://housingnm.org/individuals-and-families/homebuyers
        - The above page includes a homebuyers-specific contact form
- Housing New Mexico maintained a "Contact Us" webpage that routed constituent inquiries to the appropriate staff, with responses typically provided within 48 hours.
    - https://housingnm.org/contact/mfa

Reduced Economic Barriers

Educated community stakeholders about the benefits of affordable housing

- Housing New Mexico implemented various campaigns on its social media platforms (Instagram, LinkedIn, Facebook) during the year, including:
    - Fair Housing Month Campaign (April)
    - Affordable Housing Month Campaign (May)
    - Homeownership Month Campaign (June)
- Housing New Mexico provided dedicated webpages with various resources for stakeholders:
    - Find Housing and Assistance: https://housingnm.org/individuals-and-families/find-housing Fair Housing – Your Rights: https://housingnm.org/individuals-and-families/find-housing/tools-resources/fair-housing
    - Renter's Guide: https://housingnm.org/individuals-and-families/find-housing/tools-resources/renters-guideBoth an English and Spanish version are available on the web page
    - Interactive Housing Directory: https://housingnm.org/about-us/housing-directory
        - An internal working group was convened to provide direction on improvements to this directory in order for it to be more user-friendly. In June 2026, the improvements were deployed.
    - Homebuyers Resources: https://housingnm.org/individuals-and-families/homebuyers
    - Affordable Housing Act: https://housingnm.org/about-us/affordable-housing-act
    - New Mexico Housing Needs Assessment: https://housingnm.org/resources/housing-needs-assessment
    - New Mexico Housing Strategy: https://housingnm.org/the-new-mexico-housing-strategy
        - 2026 updates were shared on the website
        - Two informational webinars were held regarding the 2026 updates
        - A press release was distributed: https://housingnm.org/about-us/news/housing-new-mexico-announces-2026-updates-to-new-mexico-housing-strategy-highlighting-progress-made-and-challenges-ahead
        - A social media campaign was deployed
    - Press Releases: https://housingnm.org/about-us/news
    - Quarterly Newsletters: https://housingnm.org/about-us/newsletters

Improved Coordination of Resources

Housing New Mexico maintained lists of housing resources

- Provided an Interactive Housing Directory: https://housingnm.org/about-us/housing-directory
  - An internal working group was convened to provide direction on improvements to this directory in order for it to be more user-friendly. In June 2026, the improvements were deployed.
- Provided Housing and Assistance webpages which included resources for affordable rental properties, resident resources, specialized housing, emergency shelter, homelessness assistance, and fair housing: https://housingnm.org/programs/find-housing

Attachment D – HOME LBP

HOME LBP Expenditures 7/1/25 - 6/30/26					
Contract	**IDIS#**	**DrawDate**	**Amount**	**City**	**County**
23-01-HIP-HOR-001	9650	10/27/2025	$3,000.00	Tucumcari	Quay
23-01-HIP-HOR-001	9650	11/28/2025	$1,900.00	Tucumcari	Quay
23-01-HIP-HOR-001	9658	1/23/2026	$500.00	Milagro	Guadalupe
Total			**$5,400.00**		

Attachment E – HOME & NHTF Inspections 2025

HUD HOME Monitoring
2025-2026

Property Name	IDIS #	Inspection Date	Total # HOME Units	HOME Units Inspected	Physical Inspection Rating	Units with Deficiencies	EH&S Deficiencies	File Findings	Tenant Selection Plan	AFHMP	Certification of Legal Review	Review Closed Date
I-Sah'-din'-dii	6565	7/23/2025	3	3	Satisfactory	3	6	3	NO	N/A	NO	NO
Pinon Palmer Rental Rehab	7067	7/23/2025	13	7	Satisfactory	7	7	7	NO	NO	NO	NO
Rio Pecos Estates	2854	8/24/2025	4	4	Satisfactory	0	0	0	YES	N/A	YES	YES
JLG NM South (Franklin Vista V)	3745	10/22/2025	7	5	Satisfactory	3	3	2	YES	YES	NO	YES
Villa Las Vegas	3476	1/22/2026	10	5	Satisfactory	3	0	0	YES	YES	YES	YES
Mesa del Norte	8175	2/5/2026	3	3	Satisfactory	1	0	4	YES	N/A	YES	YES
Villa Del Norte	9217	2/5/2026	30	7	Satisfactory	5	0	7	YES	YES	NO	NO
Clayton Affordable Housing	3781	3/5/2026	5	5	Satisfactory	5	4	11	YES	YES	YES	YES
Lolomas	6464	3/12/2026	5	5	Above Average	0	0	5	YES	YES	YES	YES
Mesquite Village (Texico)	3829	3/12/2026	5	5	Below Average	3	0	18	NO	NO	NO	NO
Playa Escondida	8737	3/18/2026	2	2	Satisfactory	2	1	1	NO	N/A	NO	NO
Echols Place	6227	4/1/2026	4	4	Above Average	0	0	0	YES	N/A	NO	YES
Sedona Village (Villa Del Sol)	4314	4/1/2026	10	1	Satisfactory	1	2	3	YES	YES	YES	YES
Loma Parda (Tierra Foothills)	2272	4/22/2026	7	5	Above Average	0	0	0	NO	YES	NO	NO
Taos Haus	8182	4/22/2026	2	2	Above Average	0	0	3	NO	N/A	NO	NO
Villa De Gallup	725	4/23/2026	5	5	Satisfactory	1	0	1	YES	NO	YES	NO
Villa De Gallup II	2973	4/23/2026	7	5	Satisfactory	1	0	0	YES	NO	YES	NO
Vista de Socorro	9570	4/24/2026	2	2	Above Average	0	0	2	YES	NO	YES	NO
Hope Village	9324	4/29/2026	5	3	Satisfactory	1	0	11	NO	NO	NO	NO
Hilltop Apartments (Hilltop Terrace)	7161	6/25/2026	3	3	Satisfactory	5	0	6	YES	YES	NO	NO

HUD Housing Trust Fund Monitoring
2025-2026

Property Name	IDIS #	Inspection Date	Total # HTF Units	HTF Units Inspected	Physical Inspection Rating	Units with Deficiencies	EH&S Deficiencies	File Findings	Tenant Selection Plan	AFHMP	Certification of Legal Review	Review Closed Date
Valle de Atrisco Family Apartme	9242	4/9/2026	13	5	Satisfactory	3	0	25	NO	N/A	NO	NO
Villa del Norte	9203	2/5/2026	3	3	Satisfactory	1	0	2	YES	N/A	NO	NO
Hope Village	9198	4/29/2026	25	10	Satisfactory	3	1	24	NO	YES	NO	NO
Vista de Socorro	9417	4/24/2026	3	3	Above Average	0	0	7	YES	NO	NO	NO

Attachment F – Monitoring Process ESG (CDD), HOME, NHTF and CDBG

DFA CDBG Monitoring

The purpose of monitoring CDBG grantees is to ensure compliance with all applicable federal and state requirements governing the program, in addition to providing technical assistance. All CDBG grantees are monitored by DFA staff starting on the 1 year anniversary of the grant execution and annually thereafter. CDBG grant agreements from 2024 and prior years are effective for a period of 2 years unless formally amended. CDBG grant agreements from 2025 and subsequent years are effective for a period of 3 years. Thus, monitoring generally takes place at least twice or three times for each grant. The first and subsequent "interim" monitoring(s) are conducted on or before the anniversary date of the grant execution or the previous monitoring. The "closeout" monitoring is conducted once construction is complete.

DFA staff uses 2 forms of monitoring for compliance with CDBG program requirements, virtual electronic file audits and on site monitoring reviews. Interim monitoring consists of reviewing the project files to ensure compliance and proper documentation/project files as well as identify any concerns or findings. Closeout monitoring is conducted to ensure that the project scope of work was completed as awarded and to ensure proper documentation of the project files. Monitoring incorporates comprehensive file audit in addition to providing technical assistance as well as construction site inspections where applicable.

DFA staff use detailed monitoring checklists to determine if there are any concerns and/or findings that must be addressed by the CDBG grantee to ensure successful project completion. Staff review numerous processes such as the environmental assessment, procurement of professional services and construction contracting, financial management and the timeliness of grant fund utilization. In addition to procedural oversight, staff ensure compliance with federal requirements for Citizen Participation, Section 3, Minority Business Outreach, Fair Housing, Anti-displacement and Relocation, Equal Employment Opportunity, and Labor legislation. As part of monitoring, DFA staff also review quarterly progress reports signed by the grantee's local elected official to identify project accomplishments during the reporting period(s) and are consistent with updates made into the Integrated Disbursement and Information System. The comprehensive monitoring includes overall program administration, a review of the all project files to date, and technical assistance to ensure that grantees are compliant with CDBG rules and regulations.

Process for monitoring reviews:

1. Grantees are notified by DFA in advance and in writing about the purpose of the

monitoring, date and time the monitoring will take place.

2. DFA staff will review all necessary documentation using CDBG monitoring checklists. CDBG grantees receive copies of these checklists prior to grant execution and utilize them throughout the project under the direction of the project manager. During all monitoring reviews, DFA staff ensure all necessary documents are contained in the project files. Details of the review as well as any findings/concerns are reflected in the monitoring letter. For on-site reviews, DFA staff inspect the CDBG grantee's files, provide technical assistance, and construction site inspections as appropriate.
3. An exit conference is conducted at the end of the monitoring to discuss the results of the monitoring. CDBG grantees are given 10 days from the date of the monitoring to provide DFA with documentation that may not have been available or provided during the monitoring visit.
4. DFA staff will provide CDBG grantees with a letter reflecting the results of the monitoring review and any unresolved issues within 45 days of the review. Unresolved issues that violate program or statutory requirements are classified as concerns or findings. A concern is defined as a deficiency in program performance not based on statutory, regulatory or other program requirements. A finding is defined as a deficiency in program performance based on statutory, regulatory or program requirements for which corrective actions are required. Upon receipt of documentation confirming that corrective action has taken place, DFA staff will clear applicable findings and concerns.

Depending on the results of the monitoring, DFA may intervene to ensure the grantee takes appropriate actions when performance problems arise.

1. Low-level intervention: DFA may implement all or some of the following items: identify problem areas, which may require corrective actions, plan a strategy with grantees that include technical assistance or training, or require more frequent monitoring.
2. Moderate-level intervention: DFA may implement all or some of the following items: restrict payment, disallow certain expenses or require repayment of funding, or require probationary status.
3. High-level intervention: DFA may implement all or some of the following items including but not limited to temporarily suspend the grantee from participating in the CDBG program, terminate grantee for the current program year and revert funding, and/or take legal action.

To ensure projects are completed according to all CDBG requirements, any findings and concerns identified during monitoring must be cleared by DFA for grantee to be eligible to apply for funds in the future. CDBG grantees are also evaluated on Uniform Grant Guidance (UGG) and assessed about future risk potential based on a variety of factors, one of which is performance during interim and closeout monitoring reviews.

Due to monitoring results of the last several years, DFA has instituted a requirement for all grantees to have a professional external grant administrator for their projects, starting in 2025. This new requirement can be waived in exceptional circumstances. However, the objective is to ensure that entities have sufficient administrative resources dedicated to compliance and successful project completion.

Program Monitoring

Policy:

Funding agencies such as HUD, DOE, and the state require monitoring reviews for programs administered by Housing New Mexico | New Mexico Mortgage Finance Authority (MFA) and each program Housing New Mexico administers has varying requirements for monitoring. Housing New Mexico performs annual monitoring of all programs. Every program year, program managers perform risk assessments on each program to determine what level of monitoring is required (high, moderate, or low). New and high- risk agencies require a full on-site program file and financial monitoring. Depending on the results of the risk assessment, some agencies may only require a remote desk audit.

Risk Assessments

Program managers begin by preparing a Risk Assessment using a scoring checklist developed by the Community Development Department for each subrecipient in the program. The assessment must be completed prior to the development of the department's travel budget so that the amount of travel needed for monitoring can be determined. The budget is prepared, typically in early June. The Risk Assessment can be found at G:\Department Files\Monitoring Notification Letters & Forms\12 Risk Assessment Templates. Any program that is funded with DOE or HOME funds must receive some type of annual monitoring. The monitoring levels are as follows:

- **Level 1**: For low risk subrecipients. Each subrecipient must receive some type of monitoring every other year. It can be a fiscal, client file, personnel billing or policies and procedures. The type is determined by the program manager based on the subrecipients areas of weakness, if any. It can be remote.

- **Level 2**: Medium risk subrecipients must receive a partial monitoring from the selected categories based on the area of weakness from the Risk Assessment. The review is based on the department guidelines regarding the number of transactions, client files or personnel salaries that were billed to the grant. Remote or onsite.

- **Level 3**: High Risk subrecipients who have not received a full monitoring in the past 2 program years. If a high risk subrecipient has received a full monitoring in the past 2 years but is still high risk due to scoring, a modified full monitoring is acceptable. Remote or onsite.

Monitoring Procedures:

The Community Development Department uses an in-house application called Tracker to keep track of service provider monitoring. Tracker is used to generate monitoring notifications and monitoring results letters. Additionally, Tracker is how subrecipients respond to monitoring results. All programs use Tracker for the same purpose.

1. To track the status of monitoring for each service provider
2. To develop the monitoring letters and responses from service providers
3. To track the service provider financial audits

Once the Risk Assessments are completed and approved by the direct supervisor/manager, each Program Manager creates their monitoring schedule for the program year. It is recommended that monitoring is not scheduled during the monthly invoicing period, on department meeting days or within 30 days of each other, if possible. If the same agency is scheduled for a monitoring for different programs, the program managers should coordinate with each other and either conduct the monitoring at the same time or avoid scheduling the monitoring too close together.

New subrecipients, contract numbers, updated contract information and monitoring dates are entered into Tracker. This typically happens in July or August. Each Program Manager will enter all the monitoring dates and types of monitoring into the Tracker System. It is the responsibility of the Program Manager to ensure the notifications go out on time. All notification letters are sent at least thirty days prior the scheduled monitoring date.

The visit types are full, modified full, client files, fiscal or personnel billing review. Monitoring can be either remote or onsite depending on the results of the assessment. Some programs also include unit inspections such as rehab or weatherization.

Once the monitoring dates for the program year are entered, the Tracker system will automatically generate reminders for activities such as monitoring notifications and when results are due. All correspondence is generated in Tracker using letter templates. The notification and results must be initiated by the program manager (see Tracker Instruction Manual). G:\Department Files\Trainings and Presentations\Tracker

When the monitoring is complete, all findings, concerns and comments must be entered into Tracker. All results are inspected by the supervisor/manager of the program manager. Once all results are finalized, the program manager can generate the results letter which is always sent to the executive director and the relevant contacts.

Subrecipients have 30 days to respond to monitoring results. All responses and entered in Tracker by the subrecipient and a response letter is then generated. Once the results are received by Housing New Mexico, the program manager then has 30 days from that date to respond. A response is required for findings and concerns. The process continues until all findings and concerns are cleared.
If a subrecipient fails to respond within 30 days, the program manager must send a Late Response Notification. This notification can also be generated through Tracker.

There are several types of monitoring that can take place. The type of monitoring should be based on the outcome of the Risk Assessment. The types of monitoring are as follows:

- **Full** – Policies & Procedures, Fiscal Review, Client Files, Personnel Billing, Personnel Files, Fair Housing Form & any other program specific requirements
- **Modified full** – a full monitoring without a policy and procedure review
- **Fiscal** – review of selected fiscal transactions, 2 per month for 2 months for a total of 4 transactions
- **Client files** – 10% of client files for the program year – 10 files maximum
- **Personnel billing** – a test of the personnel wages that were billed to the program
- **Personnel Files** – review of all personnel files that are paid through the grant being reviewed
- **Units** – some programs inspect units such as HOME rehab and Weatherization.

Programs typically have a checklist that is provided to the subrecipient prior to the monitoring that lists what documentation is needed for review. It is helpful to provide the checklist to the agency being monitored as soon as possible after the notification is sent. If the monitoring is remote, there will be a deadline for providing the documentation. Requested items are uploaded by the subrecipient through the Online Invoicing System under the Home tab, Monitoring Docs or through the secure file transfer. In cases where monitoring is onsite, most documentation is reviewed at the location and on the day of the monitoring; and therefore there is no need for the subrecipient to upload documentation. The exception would be client files. Client files take the most time to review, so it is practical to review the selected files prior to the onsite monitoring. The recommendation is to receive the files at least one week prior to the monitoring.

All monitoring results are due to the subrecipient within 30 days from the date of the monitoring. All results are entered into Tracker. All results letters must be reviewed by the supervisor of the program manager at least one week prior to the results due date. Once the results have been reviewed, and approved by the supervisor/manager, the results letter can be sent to the subrecipient which is automatically generated in Tracker. The subrecipient then has 30 days to respond. The process continues until all findings and concerns are cleared.

The types of results are determined as follows:

- **Finding** – a regulatory, statutory, program or contractual violation
- **Concern** – a performance deficiency that has no basis in statute or regulation
- **Comment** – not a direct violation but suggestions that could assist in overall improvement of daily operations

Every program has the same set of electronic files in which all complete monitoring tools are kept. If the monitoring was remote, all documents are kept in the files and separated according to the file structure. If monitoring was conducted onsite, very few documents are removed from the agency. In these cases, only the monitoring tools are in the files. Below is an example of the file structure.

1_Completed Monitoring Tools
2_Agency Documents
3_Agency Manuals-Required Policies
4_Fiscal Operations
5_Insurance Requirements
6_Personnel
7_Letters
8_Client Files
9_Program Specific documents

The General Monitoring Tool is used for all programs and complies with 2 CFR 200 regulations. An explanation of the requirements for each item on this tool can be found at [\Monitoring Notification Letters & Forms\10_General Monitoring Forms\General Monitoring Tool Instructions.docx]

The Fiscal Review Tool is used to track invoice transactions from start to finish. Transactions are selected based on the general ledgers that are submitted with each monthly reimbursement request. A total of four transactions is selected for review: two from each month selected. If possible, the months selected for review must not be consecutive. When the review months are selected, bank reconciliations and bank statements are reviewed, and it is important to select months in which cleared transactions are available.

The fiscal review also includes a review of the subrecipient expenditure rate. Most subrecipients are required to expend their grant at a rate of 25% per quarter to avoid a funding reallocation to another subrecipient. In programs such as NM Energy$mart and HOME Rehab, this is not a requirement.
For the selected review months, the Housing New Mexico reimbursement must also be verified. This is done by viewing the Housing New Mexico deposit date on the reimbursement request and the bank statement for

the month it was deposited. If the subrecipient has more than one grant with Housing New Mexico, the deposit may be combined with other Housing New Mexico deposits.

In addition, all service providers using federal funds to pay for salary compensation must have an agency policy that complies with 2CFR200.430(i). Criteria for 2CFR200.430(i) details the standards for documentation of personnel expenses and states that charges to federal awards must be based on records that accurately reflect the work performed.

To ensure agencies comply with 2CFR200.430(i) monitoring tools must include a review of the agency's policy and procedure.

If the agency has a satisfactory policy and procedure for documenting personnel expenses, it should be accepted as compliant with the requirement.
If an agency is requesting reimbursement for employment compensation, invoices must include time and date-specific timesheets as back-up and the agency should be informed, in writing, that the only method to satisfy the back-up requirement would be time sheets.
These records must:

- Be supported by a system of internal control which provides reasonable assurance that the charges are accurate, allowable, and properly allocated.

- Be incorporated into the official records of the service provider agency

- Reasonably reflect the total activity for which the employee is compensated by the non-federal entity.

Compensation for services provided by Housing New Mexico sub-recipients includes all compensation, paid currently, or accrued, for services of employees rendered during the period of performance under the Federal award, including but not necessarily limited to wages and salaries. Compensation for personal services may also include fringe benefits which are addressed in Super Circular 200.431 Compensation—fringe benefits.

Charges to Federal awards for salaries and wages must be based on records that accurately reflect the work performed. These records must:

- Encompass federally assisted, and all other activities compensated by the non-Federal entity on an integrated basis but may include the use of subsidiary records as defined in the Service Provider's written policy.

- Support the distribution of the employee's salary or wages among specific activities or cost objectives if the employee works on more than one Federal award; a federal award and non-Federal award; an indirect cost activity and a direct cost activity; two or more indirect activities which are allocated using different allocation bases; or an unallowable activity and a direct or indirect cost activity.

The Personnel Billing Tool is used to review staff salaries that were charged to the grant. The purpose is to determine if the amount charged on the general ledger was accurate. The comparison is derived from the hourly wage and the hours in the personnel activity report vs. the amount billed on the ledger. A test must be done on each subrecipient staff member who was paid with the grant funds. Only one test per staff member is necessary.

Personnel Files are reviewed for all subrecipient staff members who were paid with the grant funds. The information should be found on the general ledgers that are submitted with each monthly reimbursement request.

Client file reviews are conducted to ensure that the eligibility requirements for the program are met and that the files contain all the correct forms and documentation. Each program has a specific tool that is used to determine compliance. The number of files selected is 10% of the number assisted for the program year but no more than ten. A program year is defined as the timer period of July 1 to June 30.

All types of monitoring must have an entrance, and an exit interview no matter the type. Remote monitoring meetings are conducted via webinar. The purpose of the entrance is to let the subrecipient know what you will be reviewing and establishing a contact person if there are any questions during the review. The exit interview is to let the subrecipient know if there were any findings or concerns. This time can also be used for questions.

If there are any deficiencies with the documentation that was provided by the subrecipient, it is up to the Program Manager if they want to allow the subrecipient time to provide the documents. If a Program Manager allows the subrecipient to submit additional documentation, it is recommended that it be no more than two days. Waiting longer can cause delays in creating a results letter.

The last part of the fiscal review is a program year-to-date general ledger review to determine if the ledger matches what has been billed to the program. The amounts must match.

Direct and Indirect Costs (Cost Allocation Plan)

The 2 CFR 200 regulations establish principles and standards for determining costs for Federal awards carried out through grants, cost reimbursement contracts, and other agreements with State and local governments and federally recognized Indian Tribal governments (governmental units).
As required by 2 CFR 200, Subpart E 200.416 Housing New Mexico will monitor to the Cost Allocation Plan requirements. A cost allocation plan or documented methodology of shared cost allocation is needed for agencies that are awarded funding for administrative costs and/or pay expenses from multiple funding sources. The portion of the shared cost billed to Housing New Mexico must be clearly identified and agree with the established cost allocation plan or documented methodology when applied.
In addition, all agencies must identify and list the agency's Direct and Indirect Costs and Modified Total Direct Costs (MTDC) and total below. The Executive Director, CEO, or CFO of the agency must sign and date the form that provides the below.
Direct Costs: (i.e., salary and benefits of program staff, rental assistance checks paid, mileage reimbursements, eligible program expenses)

Indirect Costs: (i.e., facility rent & utilities, insurance, depreciation, salary, and benefits for admin/management staff)

Modified Total Direct Costs: (INCLUDE salaries and wages, fringe benefits, materials and supplies, services, travel, and subgrants and subcontracts up to the first $25,000 of each one regardless of the period covered by the subgrant or subcontract; EXCLUDE equipment valued at $5,000 or more and expected service life of more than one year, capital expenditures, charges for patient care and tuition remission, rental costs of off-site facilities, scholarships/fellowships, the portion of each subgrant and subcontract in excess of $25,000, and participant support costs)

TOTAL: ____________________

- If a program received funding that does not allow for shared costs, then the agency being monitored does not need to supply the cost allocation plan or a methodology of how the agency approached shared costs.

- If a program receiving funding that does receive administrative fees and/or is billing Housing New Mexico for shared costs, then during the monitoring the Program Manager will need to obtain a cost allocation plan or a document that details the methodology of how the expenses are being allocated.

- Cost allocation or shared costs methodology plans only need to be updated by an agency once per year, typically at the beginning of each fiscal year.

Direct costs are those that can be identified specifically with a particular final cost objective. Typical direct costs chargeable to federal awards are:

- Compensation of employees for the time devoted and identified specifically to the performance of those awards,
- Cost of materials acquired, consumed, or expended specifically for the purpose of those awards,
- Equipment and other approved capital expenditures,
- Travel expenses incurred specifically to carry out the award.
- Any direct cost of a minor amount may be treated as an indirect cost for the reasons of practicality where such accounting treatment for that item of cost is consistently applied to all cost objectives.

Indirect costs are those that are incurred for a common or joint purpose helping more than one cost objective and are not readily transferable to the cost objectives specifically benefited. After direct costs have been determined and assigned directly to federal awards and other activities as appropriate, indirect costs are those remaining to be allocated to benefited cost objectives. Indirect costs are normally charged to federal awards using an indirect cost rate as indicated in the agency's cost allocation plan. Because of the diverse characteristics and accounting practices of non-profit organizations, it is not possible to specify the types of cost which may be classified as indirect cost in all situations. However, typical examples of indirect cost for many non-profit organizations may include depreciation or use allowances on buildings and equipment, the costs of operating and maintaining facilities, and general administration and general expenses, such as the salaries and expenses of executive directors, personnel administration, and accounting.

Basic Considerations:

1. Composition of total costs. The total cost of an award is the sum of the allowable direct and allocable indirect costs less any applicable credits.
2. Factors affecting whether costs are allowable or not. To be allowable under an award, costs must meet the following general criteria:
   a. Be reasonable for the performance of the award and be allocable under these principles.
   b. Conform to any limitations or exclusions set forth in these principles or in the award as to types or amount of cost items.
   c. Be consistent with policies and procedures that apply regularly to both federally financed and other activities of the organization.
   d. Be given consistent treatment.
   e. Be determined in accordance with generally accepted accounting principles (GAAP)
   f. Not be included as a cost or used to meet cost sharing or matching requirements of any other federally financed program in either the current or prior period.

g. Be adequately documented.
h. Reasonable cost – is the cost of a type generally recognized as ordinary and necessary for the operation of the organization or the performance of the awards.

Procedures:

As mentioned before, each year monitoring will be based on a risk assessment. If an agency is chosen to be monitored, the Program Manager will request a cost allocation plan or methodology of shared expenses document, if applicable. The information that will be requested includes:

- Is the agency receiving administrative funds or are they billing Housing New Mexico|MFA for shared costs from this Housing New Mexico award?
  (If not, they are not required to provide a CAP, or a methodology of how shared costs are determined. If yes, proceed to the following questions)
- Does the agency have a Board Approved Cost Allocation Plan?
- Is the Cost Allocation Plan dated within 1 year?
- Does it appear that the agency is following their plan?
- Does the agency have a negotiated indirect cost rate?
- If yes, what is the current rate?
- Who is the cognizant agency?
- What is the base?
- Is the base charged to the program or is it absorbed by the agency?
- Does the agency have a documented methodology of how shared costs are being billed to Housing New Mexico|MFA.

In all cases, all agencies must provide a Modified Total Direct Costs

If an indirect cost is found to be incorrect, it should be noted in the monitoring tool and in the results letter to the agency, to include a corrective action.

Grantee Financial Independent Audits

Per 2 CFR 200.500-520, Housing New Mexico's Service Providers are required to provide annual Independent Financial Audits to Housing New Mexico|MFA thirty days after the audit has been approved by the agency's Board of Directors and published, and no later than nine months after their fiscal year end. Independent Financial Audits must be conducted in accordance with auditing standards generally accepted in the United States and the standards applicable to financial audits contained in Government Auditing Standards. Those standards require that Certified Public Accountants (CPAs) plan and perform the audit to obtain reasonable assurance that the financial statements are free of material misstatements. An audit also includes assessing the accounting principles used by the sub-recipient as well as evaluating the overall financial fitness of a sub-recipient agency for both the short and long term.
To ensure compliance with 2 CFR 200.500-520, Housing New Mexico|MFA is requiring the following language to be included in Requests for Proposals and Service Provider performance agreements:

Agencies must provide either an independent CPA's auditor's report (Audit) or audited financial statements conducted in accordance with Government Auditing Standards (GAS). The GAS Audit or audited financial statements will include an independent auditor's report on the following: 1) financial statements; and 2) Internal Control over financial reporting and compliance. The audit or audited financial statements will also include the auditor's management letter if there is one and the Offeror's response to any audit or audited financial statement findings. Offeror must submit the most recent audit and it should be current to the date of Offeror's response. If Offeror received at least $1,00,000 in federal funds a Single Audit is required pursuant to 2 CFR 200 Subpart F. The following types of audits or audited financial findings may disqualify Offeror from funding:

a. Repeat and unresolved audit findings, as determined by Housing New Mexico.

If Offeror has received greater than $1,000,000 and the single audit did not meet the requirements of the 2 CFR 200 Subpart F:

b. For Single Audit, no proof of Federal audit clearinghouse submission (FORM SF-SAC).
c. If Governmental entity, proof is not included of current audit submission to the Office of the New Mexico State Auditor.
d. If referenced in audit as a separate communication, no submission of Management Response letter and management response to concerns noted in the management letter.
e. If any findings, no submission of management response to findings.
f. Local public bodies (housing authorities, local governments) must conduct annual independent financial audits by a certified auditor that has been approved by the New Mexico State Auditor's Office and on the State Auditor's List.
g. All entities receiving federal or state funding from Housing New Mexico must provide an annual independent financial audit or audited financial statements from a certified auditor of their choice. Entities must at a minimum procure for auditing firm/services every three years, through a Request for Proposal ("RFP"). Evidence of the procurement must be provided to Housing New Mexico at the time of release of the RFP and when selections are completed.

Service providers must procure for auditing firm/services through a Request for Proposal ("RFP"). Evidence of the procurement must be provided to Housing New Mexico at the time of monitoring.

Service provider financial independent audits with material, substantial and repeat findings that effect HUD or Housing New Mexico funding must be addressed by the Program Manager and a comprehensive corrective action plan to resolve the findings must be submitted by the service provider.

Procedures:
Independent Financial Audits are typically submitted to Housing New Mexico during the Community Development Department's annual renewal process. Some service providers will send financial audits upon agency approval and publication throughout the year.

Service providers are instructed to send their completed audits to the program manager. When the audits are received, the program manager will send the audit by email to the CDD Program Coordinator. The Program Coordinator will log the audit into the Audit Tracker system with the date received then place it into the "Audits in Process" folder in the CDD files. The Program Coordinator will review the audit using the Audit Review Checklist and when the review is complete the Program Coordinator will send the audit to the CDD Assistant Director or the CDD Director using Adobe Sign or DocuSign. The Program Coordinator will update the notes in the Tracker system with the location of the audit. The CDD Assistant Director or CDD Director will review the audit checklist and either approve, reject, or provide conditional approval. The Assistant Director or Director will sign approved audits. Audits that contain findings that are not major deficiencies or material weakness may be approved with consultation from the Accounting Department and audits that are rejected or with conditional approval will be returned to the Program Coordinator. The Program Coordinator will inform the Program Manager to follow up with the service provider. The Assistant Director or Director will update the notes in the Tracker system with the results of their review. The Program Coordinator will prepare

and send audit approval letters to the service providers. Once the approval letters are sent, the Program Coordinator will combine the signed checklist, audit, and approval letters into a single PDF. The Program Coordinator will save the audits in the program year folder and upload them into the Audit Tracker system and enter the final notes.
The audit checklist is located at: G:\Department Files\Audits - Service Providers\1. Audit Review Checklist.pdf

Non-compliance procedures:
Non-compliance with state, federal and contractual regulations could result in severe consequences, which include withholding payments and defunding and reallocation of funds. CDD will provide a reasonable opportunity for service providers to become compliant so not to disrupt service delivery to the community. In the event a service provider is unable to provide their annual independent financial audit in time before the new contract period begins, the following process is in place to allow execution of the contract and the continuation of services.

A letter will be sent to the provider requiring them to obtain a statement on official letterhead from their independent auditor requesting an extension for the audit submission and include an expected date of completion. The letter must contain a line for signature acknowledging receipt of the letter and acceptance of the terms. The letter will state that the contract will not be executed, or reimbursements paid until either the audit is provided, or the signed letter is received. If the audit or signed letter is not received within 45 days of the contract execution date awarded funds will be reallocated to other service providers. An example of the letter can be found here: G:\Department Files\Audits - Service Providers\2022-2023\Late audit letter to providers

Table of Contents

HUD HOME and HUD Housing Trust Fund Monitoring

During the period of affordability at HUD HOME and HUD Housing Trust Fund (HTF) rental housing, Housing New Mexico will perform on-site inspections and compliance monitoring to determine compliance with property standards and to confirm applicant/resident eligibility and program requirements.

Property Standards § 92.251

Through-out the affordability period, Housing New Mexico will perform site inspections to ensure that the project meets or exceeds National Standards for the Physical Inspection of Real Estate (NSPIRE).

The first on-site inspection must occur within 12 months of project completion and at least once every three years thereafter during the period of affordability.

Ongoing property standards

The property owner must maintain throughout the period of affordability housing as decent, safe, sanitary, and in good repair. Housing New Mexico will monitor to ensure the Owner is in compliance with HUD requirements and all applicable State and local code requirements and ordinances.

Carbon monoxide and smoke detection

A carbon monoxide alarm must be installed in the housing unit in a manner that meets or exceeds the carbon monoxide detection standards set by HUD through Federal Register publication.

Smoke detectors must be maintained in the housing unit in accordance with the requirements contained in 24 CFR 5.703(b) and (d).

Units inspected

Inspections must be based on a random sample of the HOME/HTF-assisted units in the project with a mix of unit sizes (*e.g.*, a mix of one-bedroom, two-bedroom, and three-bedroom units) in accordance with the chart contained in this paragraph. All inspections must include the inspectable areas for each building containing HOME/HTF-assisted units. For projects with one-to-four HOME/HTF-assisted units, Housing New Mexico must inspect 100 percent of the HOME/HTF-assisted units and the inspectable areas for each building with HOME/HTF-assisted units.

Number of HOME/HTF-assisted units in the HOME/HTF project	Number of units that must be selected in the random sample (*i.e.*, minimum unit sample size)
1-20	4
21-25	5
26-30	6
31-35	7
36-40	8
41-45	9

46-50	10
51-55	11
56-60	12
61-65	13
66-70	14
71-75	15
76-80	16
81-85	17
86-90	18
91-95	19
96-100	20
101-105	21
106-110	22
111-115	23
116-120	24
121-125	25
126-130	26
131-166	27
167-214	28
215-295	29
296-455	30
456-920	31
921+	32

Health and safety deficiencies

Health and safety deficiencies must be corrected immediately. A more frequent inspection schedule for properties that have been found to have health and safety deficiencies will be considered depending on the results and follow-up of the inspection. Deficiencies for which correction can be verified by third party documentation (e.g. paid invoice or work order) follow-up on-site inspection will not be required to verify that deficiencies are corrected with the exception of the following items noted on physical inspection report for the following Life-Threatening deficiencies:

- Electrical Hazards - Exposed Wires/Open Panels
- Electrical Hazards - Water leaks on/near Electrical Equipment
- Security Bars Prevent Egress
- Misaligned Chimney Ventilation System

Annual Certification

The property owner must annually certify to Housing New Mexico that each building and all HOME/HTF-assisted units in the project are suitable for occupancy, taking into account State and local health, safety, and other applicable codes, ordinances, and requirements, and the ongoing property standards established by Housing New Mexico.

Lead-Based Paint Hazard Reduction

Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X, to protect families from exposure to lead from paint, dust, and soil. Section 1018 of this law directed HUD and EPA to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978.

Before ratification of a contract for housing sale or lease, sellers and landlords must:

- Give an EPA-approved information pamphlet on identifying and controlling lead-based paint hazards ("Protect Your Family From Lead In Your Home" pamphlet, currently available in, Spanish, Vietnamese, Russian, Arabic, Somali).
- Disclose any known information concerning lead-based paint or lead-based paint hazards. The seller or landlord must also disclose information such as the location of the lead-based paint and/or lead-based paint hazards, and the condition of the painted surfaces.
- Provide any records and reports on lead-based paint and/or lead-based paint hazards which are available to the seller or landlord (for multi-unit buildings, this requirement includes records and reports concerning common areas and other units, when such information was obtained as a result of a building-wide evaluation).
- Include an attachment to the contract or lease (or language inserted in the lease itself) which includes a Lead Warning Statement and confirms that the seller or landlord has complied with all notification requirements. This attachment is to be provided in the same language used in the rest of the contract. Sellers or landlords, and agents, as well as homebuyers or tenants, must sign and date the attachment.

Financial Oversite

During the period of affordability, the Housing New Mexico will examine at least annually the financial condition of HOME/HTF-assisted rental projects with 10 units or more to determine the continued financial viability of the housing and must take actions to correct problems, to the extent feasible.

Qualification as Affordable Housing: Rental Housing §92.252

The HOME/HTF-assisted units in a rental housing project must be occupied by households that are eligible as low- income families and must meet the requirements of this section to qualify as affordable housing.

Occupancy Document Requirements

For HOME/HTF projects, responsibility for long-term compliance with these requirements is vested with the property owner. The Housing New Mexico monitoring staff must confirm that the property owner has adequate processes to ensure the following for all projects:

- Annual reviews of rents and utility allowances (92.252(f));

- Annual re-certification of tenant incomes – property owners must keep this information on file and be responsible for its completeness and accuracy - even if others perform the verifications (92.252(h)); and

Documentation regarding change in occupancy of HOME/HTF-assisted units must be maintained and available for review by Housing New Mexico monitoring staff. As units are vacated and re-rented, the activity should be noted in these records. This will enable Housing New Mexico staff and the property owner to determine if re-renting practices are appropriate to ensure maximum program compliance. HOME/HTF program documentation must be maintained in the project's files throughout the project's affordability period to meet the recordkeeping requirements of HOME regulations 24 CFR, Part 92 and Housing Trust fund regulations 24 CFR, Part 93.

Rent Limitation

HUD provides the following maximum HOME rent limits. The rent limits apply to the rent plus the utilities or the utility allowance. The maximum HOME rents (High HOME Rents) are the lesser of:

- The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or
- A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

Housing New Mexico will publish the approved maximum rent and income limits on their website and provide notice of the approved update to property owners of the HOME/HTF projects.

Annual Rent and Utility Allowance Reviews

Housing New Mexico will review the property owner's annual submission of utility allowances to ensure that the rents charged do not exceed the maximum HOME/HTF rents and that the utility allowances used are up to date and reasonable. Acceptable utility allowance methods are limited to:

- HUD Utility Schedule Model
- Public Housing Authority (PHA) Utility Allowance
- Multifamily Housing Utility Analysis or Actual Consumption Estimate
- Energy Consumption Model (Engineer Model) (26 CFR 1.42-10(B)(4)(E))

Income Determinations (92.203)

Income Limits

The income limits applicable used at the HOME/HTF project (adjusted for family size) produced by the Department of Housing and Urban Development. New Mexico limits can be found on our web page at: https://housingnm.org/property-owners-agents-and-managers/tools-resources-1/rent-and-income-limits

Income Determination

To determine eligibility for HOME/HTF program, the HOME/HTF regulations require a household's annual income to be projected. While the HOME/HTF regulations permit a PJ to use one of two definitions for annual income, Housing New Mexico has elected to use 24 CFR 5.609 definition (also commonly referred to as the Part 5 or Section 8 definition of income) for this Program.

Income Inclusions 24 CFR 5.609(a)

Annual income includes, with respect to the household:

- All amounts, not specifically excluded in 24 CFR 5.609, received from all sources by each household member who is 18 years of age or older, or is the head of household or spouse of the head of household;
- Unearned income by or on behalf of each dependent who is under 18 years of age; and
- Imputed income must be calculated on net household assets exceeding $50,000 (adjusted annually using the CPI-W) when the value of the actual returns from a given asset cannot be calculated. Imputed returns are based on the current passbook savings rate, as determined by HUD. (Note: if it is possible to calculate actual returns from an asset, the entity should use that amount as income).

Earned Income

Earned Income includes earnings and income received from wages, tips, salaries, other employee compensation. If a household member's wages are garnished, levied or withheld to pay for restitution, child support, tax debt, student loan debt or other debts, the gross income prior to deductions is counted.

Self-employment income from the operation of a business is included. Annual income of self-employment includes the net income after allowable deductions are deducted from gross income. An allowance for depreciation of assets can be deducted. Cash withdrawals are considered income unless the cash is used for reimbursement or reinvestment in the business. Expenditures for business expansion and amortization of capital indebtedness cannot be used as deductions.

The unearned income including income from assets of every person counted as a household member should be included in the tax credit income calculation. In addition, the gross amount (before payroll deductions) of earned income of all members of the household, ages 18 and over or an emancipated minor except full-time students.

Unearned Income

Unearned Income includes amounts received by or on behalf of any adult or minor in the household from child support, alimony, pensions, annuities, transfer payments including welfare assistance, social security and government subsidies for certain benefits and any cash or other monetary in-kind benefits that are not specifically excluded.

Federally Mandated Income Exclusions 24 CFR 5.609(b)

Amounts that HUD is required by federal statute to exclude as income for determining eligibility or benefits. HUD will publish an updated notice in the Federal Register to identify the benefits that qualify for this exclusion. Updates will be published when necessary.

Category	Exclusion	CFR	Description
Other	Federally Mandated Income Exclusions	24 CFR 5.609(b)(22)	Amounts that must be excluded by federal statute. HUD will publish a Federal Register notice that includes the qualifying benefits.
Assets	Imputed Income from Assets	24 CFR 5.609(b)(1)	Any imputed return on an asset when net household assets total $50,000 (adjusted annually) or less and no actual income from the net household assets can be determined.
Non-recurring income	Non-recurring income	24 CFR 5.609(b)(24)	Income that will not be repeated in the coming year based on information provided by the household.
Self-employment	Gross Self-employment Income	24 CFR 5.609(b)(28)	Gross income received through self-employment or operation of a business
Dependents	Minors (children under the age of 18 years)	24 CFR 5.609(b)(3)	All earned income of all children under the age of 18, including foster children.
Dependents	Adoption assistance payments	24 CFR 5.609(b)(15)	Adoption assistance payments for a child in excess of the amount of the dependent deduction.
Students	Earned Income of Dependent Students	24 CFR 5.609(b)(14)	Earned income of dependent full-time students in excess of the amount of the dependent deduction.
Students	Title IV HEA Assistance	24 CFR 5.609(b)(9)(i)	Any assistance that Section 479B of the Higher Education Act (HEA) of 1965, as amended, requires to be excluded from household income.
Students	Other Student Financial Assistance	24 CFR 5.609(b)(9)(ii)	Student financial assistance, not excluded under the HEA, for actual covered costs of higher education.
Students	Educational Savings Account	24 CFR 5.609(b)(10)	Income and distributions from any Coverdell educational savings account of or any qualified tuition program under IRS section 530 or any qualified tuition program under section 529.
Baby bonds	Baby bonds	24 CFR 5.609(b)(10)	Income earned by government contributions to, or distributions from, 'baby bond' accounts created, authorized or funded by federal, state or local government.
Foster children / adults	Payments for Foster Children / Adults	24 CFR 5.609(b)(4)	Payments received for the care of foster children or adults, including State kinship, guardianship care payments, or tribal kinship payments.
Foster children / adults	Income of foster children / adults	24 CFR 5.609(b)(8)	Income of a live-in aide, foster child, or foster adult as defined in 24 CFR 5.403 and 5.603.
Live-in Aide	Income of a Live-in Aide	24 CFR 5.609(b)(8)	Income of a live-in aide, foster child, or foster adult.
People with Disabilities	ABLE accounts	24 CFR 5.609(b)(22)	Will be included in federally mandated excluded amounts. Notice PIH 2019-09/H-2019-06 details when ABLE account income is excluded.
People with Disabilities	State Payments to Allow Individuals with Disabilities to Live at Home	24 CFR 5.609(b)(19)	Payment made by an authorized by a state Medicaid managed care system or other state agency to a household to enable a household member to live in the household's assisted unit.

People with Disabilities	Plan to Attain Self-Sufficiency (PASS)	24 CFR 5.609(b)(12)(i)	Amounts set aside for use under a Plan to Attain Self-Sufficiency (PASS).
People with Disabilities	Reimbursements for Health and Medical Care Expenses	24 CFR 5.609(b)(6)	Amounts for, or in reimbursement of, health and medical care expenses for any household member.
Trusts	Trust distributions	24 CFR 5.609(b)(2)	Any distributions of a trust's principal are excluded. PHAs and owners must count any distributions of income from an irrevocable trust or a trust not under the control of the household (e.g., distributions of earned interest) as income to the household with the expectation of distributions used to pay the health and medical care expenses of a minor.
Insurance	Insurance payments and settlements for personal or property loss	24 CFR 5.609(b)(5)	Insurance payments and settlements for personal or property loss including, but not limited to: payments through health insurance, motor vehicle insurance, and workers' compensation.
Retirement	Retirement plan	24 CFR 5.609(b)(26)	Income received from any account under an IRS-recognized retirement plan. However, periodic payments are income at the time of receipt.
Military	Hostile fire special payment	24 CFR 5.609(b)(11)	The special pay to a household member serving in the Armed Forces who is exposed to hostile fire.
Veterans	Veterans aid and attendance payments	24 CFR 5.609(b)(17)	Payments related to aid and attendance for veterans under 38 U.S.C. 1521.
Lawsuits	Lawsuit Settlements	24 CFR 5.609(b)(7)	Amounts recovered in a civil action or settlement based on malpractice, negligence and other breach of duty claim resulting in a household member becoming disabled.
Lawsuits	Reparations for Persecution	24 CFR 5.609(b)(13)	Reparation payments paid by a foreign government for claims by people persecuted during the Nazi era.
Lawsuits	Tribal Claims Payments	24 CFR 5.609(b)(21)	Payments received by tribal members from claims relating to the mismanagement of assets held in trust by the United States.
Lawsuits	Lawsuits related to civil rights	24 CFR 5.609(b)(25)	Civil rights settlements or judgments, including settlements or judgments for back pay.
Reimbursements	Reimbursements from publicly assisted programs	24 CFR 5.609(b)(12)(ii)	Amounts received by a participant in other publicly assisted programs for or in reimbursement of expenses to allow program participation (e.g., special equipment, clothing, transportation, child care, etc.).
Resident Services Stipend	Resident Services Stipend	24 CFR 5.609(b)(12)(iii)	Resident service stipends of $200 or less per month for performing a part-time service for the PHA that enhances the quality of life in the development.
Employment training programs	Employment training programs	24 CFR 5.609(b)(12)(iv)	Incremental earnings and benefits from training programs HUD and qualifying employment training programs and training of a household member as resident management staff.
FSS	Family Self Sufficiency Account	24 CFR 5.609(b)(27)	Income earned on amounts placed in a household's FSS account.
Housing gap payments	Housing "gap" payments	24 CFR 5.609(b)(23)	Replacement housing "gap" payments to offset increased rent and utility costs to families displaced from one federally subsidized housing unit and another.
Benefits	Deferred Supplemental Security Income, SS income and benefits,	24 CFR 5.609(b)(16)	Deferred periodic amounts from: SSI, Supplemental Security Income and benefits or VA disability benefits that are received in a lump sum or prospective monthly amounts.

	or VA disability benefits		
Property tax rebates	Property Tax Rebates	24 CFR 5.609(b)(18)	Refunds or rebates under state or local law for property taxes paid on the dwelling unit.
Loans	Loan Proceeds	24 CFR 5.609(b)(20)	The net amount disbursed by a lender to a borrower or a third party (e.g., educational institution or car dealership).

Safe Harbor Verification

The property owner may determine a household's annual income, including income from assets, prior to the application of any deductions based on income determinations made within the previous 12-month period, using income determinations from the following types of means-tested federal public assistance programs:

- The Temporary Assistance for Needy Families block grant (42 U.S.C. 601, et seq.).
- Medicaid (42 U.S.C. 1396 et seq.).
- The Supplemental Nutrition Assistance Program (42 U.S.C. 2011 et seq.).
- The Earned Income Tax Credit (26 U.S.C. 32).
- The Special Supplemental Nutrition Program for Woman, Infants, and Children (42 U.S.C. 1786).
- Supplemental Security Income (42 U.S.C. 1381 et seq.).
- Other programs administered by the Secretary.
- Other means-tested forms of federal public assistance for which HUD has established a memorandum of understanding.
- Other federal benefit determinations made by other means-tested federal programs that the Secretary determines to have comparable reliability and announces through a Federal Register notice.

If a property owner elects to use the annual income determination from one of the above-listed forms of means-tested federal public assistance, then they must obtain the income information by means of a third-party verification. The third-party verification must state:

- the household size
- must be for the entire household (i.e., the household members listed in the documentation must match the household's composition in the assisted unit, except for household members), and
- must state the amount of the household's annual income. The annual income need not be broken down by household member or income type. Annual income includes income earned from assets, therefore when using Safe Harbor to verify a household's income, the property owner will neither further inquire about a household's net household assets, nor about the income earned from those assets, except with respect to whether or not the household owns assets that exceed the asset limitation in 24 CFR § 5.618.

The Safe Harbor documentation will be considered acceptable if any of the following dates fall into the 12-month period prior to the receipt of the documentation by the property owner:

- Income determination effective date;
- Program administrator's signature date;

- ♦ Household's signature date;
- ♦ Report effective date; or
- ♦ Other report-specific dates that verify the income determination date.

Assets 24 CFR 5.603(b) "Net Family Assets" Para. (1)

Net Household Assets is the net cash value of all assets owned by the household, after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment.

The HOTMA definition includes the cash value of all household assets with the exception of the expanded and enumerated exclusions.

Determining net family assets 24 CFR 5.603(b) "Net Family Assets" Para. (2)

Subrecipients must include the value of any business or family assets disposed of by an applicant or tenant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application or reexamination, in excess of the consideration received.

In the case of a disposition as part of a separation or divorce settlement, the disposition will not be considered to be for less than fair market value if the homeowner receives consideration not measurable in dollar terms.

Negative equity in real property or other investments does not prohibit the owner from selling the property or other investments, so negative equity alone would not justify an exclusion from family assets.

Income from Assets 24 CFR 5.609(a)

In general, income from assets is considered income. If it is possible to calculate actual returns from an asset, the subrecipient should use that amount.

If it is not possible to calculate an actual return on an asset, and:

- ♦ The net family assets are $50,000* or less, the imputed income from that asset is excluded.
- ♦ The net family assets are over $50,000,* the PHA must impute income for the asset based on the current passbook savings rate, as determined by HUD.

Net Family Assets Scenario	Actual Income	Imputed Returns	Amount Included in Income
Assets of $50,000 or less	Included	Not calculated	Actual income only
Exceeds $50,000 and actual income can be computed for ALL assets	Included	Not calculated	Actual income only
Exceeds $50,000 and NO actual income can be computed	N/A	Calculated using HUD passbook rate for all assets	Imputed returns for all assets
Exceeds $50,000, but actual income can only be computed for some assets	Included for assets that can be computed	Calculated for any remaining assets where	Actual income that can be computed AND imputed returns

		actual income cannot be computed	for all remaining assets that cannot be computed

Excluded assets 24 CFR 5.603(b) "Net Family Assets" Para. (3) and (4)

The following assets are excluded under HOTMA. If the family owns an excluded asset, its value does not count toward the restriction due to net family assets. Most of these exclusions are new.

Category	Excluded Asset	Example(s)	Notes
Personal property	Necessary items of personal property	Medical devices, vehicle for commute	Determining what is a "necessary item" for personal property is a highly fact-specific determination. Additional guidance is forthcoming from HUD.
Personal property	Non-necessary items of personal property if the combined total value does not exceed $50,000*	Vintage baseball cards, recreational boat, coin collection, art so long as the *total* value is under the limit	This matches the value of assets that can be self-certified by the family.
Retirement account	Retirement account recognized by IRS	IRA, 401(k), 401(b) and retirement plans for self-employed individuals	
Real property	Real property that the family does not have the effective legal authority to sell in the jurisdiction in which the property is located	Property subject to a lawsuit may be legally restricted from sale.	Such property does not count against the dollar amount limit or the real property limitation
Settlements	Any amounts recovered in any civil action or settlement based on a claim of malpractice, negligence, or other breach of duty owed to a family member, for an incident resulting in a **disability**	A drunk driver injures a family member, who then has a disability. The family sues, and the driver's insurance pays the family.	
Savings account	The value of certain education or disability support savings accounts	Under Internal Revenue Code sections 529, 529A, 530, "baby bond" accounts	Coverdell accounts, tuition programs, any "baby bond" account created, authorized, or funded by Federal, state, or local government
Real property	Interest in Indian trust land	Family has interest in land held in trust by Bureau of Indian Affairs	Existing exclusion
Real property	Equity in a manufactured home where the family receives assistance under 24 CFR 982	HCV Manufactured Home Space Rental participants	
Real property	Equity in property where the family receives assistance under	HCV homeownership participant	For real property other than manufactured homes

	24 CFR 982		
Savings account	Family Self-Sufficiency (FSS) accounts		The family does not have access to FSS funds during their participation in the program. Also excluded from income.
Tax returns	Federal tax refunds or refundable tax credits for a period of 12 months after receipt by the family	Earned Income Tax Credits (EITC)	
Trust Funds	Trust that is not revocable by, or under the control of, any member of the family or household	Non-revocable trust fund; trust fund revocable once minor child reaches age 21	As long as a trust meets this definition, it is not an asset of the family

Tenant Selection

The tenants of HOME/HTF properties must be selected in accordance with § 92.253(d). The owner must adopt and follow written tenant selection policies and criteria that:

- Limit the housing to very low- income and low-income families for HOME and limit the housing to income-eligible families for Housing Trust Fund;
- Are reasonably related to the applicants' ability to perform the obligations of the lease (i.e., to pay the rent, not to damage the housing; not to interfere with the rights and quiet enjoyment of other tenants);
- Limit eligibility or give a preference to a particular segment of the population if permitted in its written agreement with Housing New Mexico (and only if the limitation or preference is described in the consolidated plan).
- Any limitation or preference must not violate nondiscrimination requirements in § 92.350. A limitation or preference does not violate nondiscrimination requirements if the housing also receives funding from a Federal program that limits eligibility to a particular segment of the population (e.g., the Housing Opportunity for Persons with AIDS program under 24 CFR part 574, the Shelter Plus Care program under 24 CFR part 582, the Supportive Housing program under 24 CFR part 583, supportive housing for the elderly or persons with disabilities under 24 CFR part 891), and the limit or preference is tailored to serve that segment of the population.
- Do not exclude an applicant with a voucher under the Section 8 Tenant-Based Assistance: Housing Choice Voucher Program (24 CFR part 982) or an applicant participating in a HOME tenant-based rental assistance program because of the status of the prospective tenant as a holder of such voucher or comparable HOME tenant-based assistance document.
- Provide for the selection of tenants from a written waiting list in the chronological order of their application, insofar as is practicable;
- Give prompt written notification to any rejected applicant of the grounds for any rejection; and
- Comply with the VAWA requirements prescribed in § 92.359.

Violence Against Women's Act (VAWA)

The property owner must include in their tenant selection and VAWA policies and procedures:

- Information about protections and covered individuals
- Provide an explanation of the certification process
- Use the VAWA lease Addendum
- Provide opportunity for bifurcation of lease
- Have a VAWA emergency transfer plan addressing external and internal VAWA transfers

HOME/HTF properties must have VAWA procedures notifying tenants of their ability to transfer internally and provide referral information for any external transfer requests. Housing New Mexico will provide referral information to other available Housing New Mexico properties when VAWA transfer requests are referred and received. Requests and results of requests received by Housing New Mexico will be saved according to HUD's Document Retention Requirements.

Affirmative Fair Housing Marketing

Property owners of HOME/HTF-Assisted projects with five or more assisted units must conduct outreach with an approved affirmative fair housing marketing plan in an effort to reach those least likely to apply.

- The property owner must have their tenant selection plan and approved affirmative fair housing marketing plan posted and available for public inspection.
- The property owner must have Fair Housing posters posted in their office. All site signs and marketing materials must have the fair housing logo or slogan.
- The marketing plan must be on HUD form 935.2A and compliant with the requirements stated in that form instruction.
- Housing New Mexico will review the property owner's compliance with marketing activities to households least likely to apply in the approved plan, marketing materials, review of the property owner's assessment of the marketing plan success, corrective actions from the assessment and requirements for fair housing training of staff.

Prohibited lease terms § 92.253

The lease must not contain any of the following provisions:

- Agreement by the tenant to be sued
- Treatment of property
- Excusing the property owner from responsibility
- Waiver of notice
- Waiver of legal proceedings
- Waiver of a jury trial
- Waiver of right to appeal a court decision
- Tenant chargeable with cost of legal actions regardless of outcome

- Mandatory supportive services

For that reason, Housing New Mexico suggests that owners use the Apartment Association of New Mexico Rental Agreement, with the Affordable Housing Addendum. That document has been approved by HUD for use in New Mexico. Property owners election to use their own lease and addenda or other lease and addenda must provide Housing New Mexico a copy of the lease, lease effective date and certification of legal review from the owner's attorney.

Projects Receiving Assistance Through Other Programs

Other Program Funding

HOME Rental projects may be receiving assistance from other federal or state housing programs. Other programs include:

- Low Income Housing Tax Credits (LIHTC)(IRS)
- Affordable Housing Disposition Program (RTC/FDIC)
- Affordable Housing Program (Federal Home Loan Bank)
- New Mexico Housing Trust Fund
- RECD/FmHA 515 Program (USDA)
- Section 8 Program (HUD)
- Section 236 Program (HUD)
- Native American Housing Assistance and Self-Determination Act (NAHASDA)(HUD)
- Local Government Financing (Bond, etc.)
- 542(c) Risk Sharing (HUD-Housing New Mexico)

Addressing Overlapping Requirements

In cases where HOME/HTF requirements differ from those of other programs, property owners should follow the most restrictive requirement. Taking this approach will ensure those property owners meet HOME/HTF requirements and their responsibilities under other applicable programs. For example, the LIHTC requires that the dwelling lease for designated qualifying units include specific provisions. If a LIHTC was purchased through HOME/HTF, the leases for TC units that are also counted as qualifying units under HOME/HTF must contain the required provisions.

LIHTC and HOME Funding and Program Rules

Tax Credit developments are often joined with other affordable housing programs as a means for providing funding. HUD's HOME Investment Partnerships Program is one of the alternative funding sources often used. When combining HOME and Tax Credit programs, property owners must possess knowledge of both sets of requirements to ensure that compliance is maintained.

Occupancy Requirements

Tax Credit projects set aside either 20% of their units for tenants with incomes at or below 50 percent (50%) of the area median (20/50 set-aside) or 40% of their units for tenants with incomes at or below 60 percent (60%) of the area median income (40/60 set-aside).

Rents

When combining the two types of funding, two sets of rules apply:

- Qualified tax credit units must not exceed tax credit rent limits, while HOME/HTF-assisted units must meet HOME/HTF rent requirements. If a unit is being counted under both programs, the stricter rent limit applies.
- When tenants receive additional subsidies through rental assistance such as Section 8, additional requirements apply.
    - Under tax credit rules, if the rental assistance program rent limit exceeds the tax credit maximum rent, the unit rent may be raised to the higher limit as long as tenants pay no more than 30% of their adjusted monthly income for housing costs.
    - HOME allows the rent to be raised to the rental assistance program limit only if the tenant pays no more than 30% of adjusted income, the subsidy is project-based, and the tenant's income is less than 50% of the area median income.
    - In a joint tax credit HOME/HTF-assisted unit, the stricter HOME/HTF requirements would apply.

Establishing Tenant Eligibility

Both the HOME/HTF and tax credit programs require project owners to certify tenant incomes in order to ensure that they are income-eligible and that the project is in compliance with initial occupancy requirements.

- To demonstrate eligibility under both programs, property owners must have tenants certify their income and obtain supporting documentation. This documentation must be kept in project unit files for review by Housing New Mexico.
- Under tax credit rules, only the Section 8 definition of annual gross income is used, whereas the HOME regulations allow a choice of three definitions. As a result, projects using HOME funds and tax credits must use the Section 8 definition of income. Housing New Mexico has chosen to use the Section 8 definition for all HOME activities thus aligning with the Tax Credit program.

Recertifications of Tenant Eligibility

The tax credit program does not allow the alternative methods of tenant recertification allowed under the HOME Program. Although HOME Program literature from other sources discusses the "waiver" of recertification documentation, Housing New Mexico does not offer or provide the recertification waiver. This means that the more stringent tax credit rules must always be followed at a project that combines HOME and tax credits.

Over-Income Tenants

The HOME/HTF and tax credit programs have somewhat different approaches to over-income tenants.

- The definition of an over-income tenant differs under the two programs. Tax credit rules define "over-income" as income above 140% of the project income limit. Under HOME, the tenants are considered over-income if their income rises above 80% of area median income.
- Unlike under HOME, the rent remains restricted under the tax credit program. HOME rules resolve this situation by stating that when funds from both programs are used on the same unit, the tax credit rules should be followed.

Monitoring

Both programs require monitoring to ensure compliance with program rules over the length of a pre-established affordability period. Housing New Mexico monitors both programs together whenever possible.

- Under the tax credit program, the affordability period is generally 30 years, unless the allocating agency establishes a longer one.
- Projects combining HOME/HTF funds and tax credits are subject to two sets of affordability periods. These periods may be set to be equal in length, or the project may be subject to one set of requirements for a shorter time period than the other.
- The tax credit program rules require on-site property inspections at least once every three years, and for new projects by the end of the second calendar year following the year the last building was placed in service.

RD Section 515 Funding and Program Rules

Income Determinations

Property owners may receive a below market rate loan, or Rural Development Section 515, to finance a rural Housing Credit property. If this is the case, tenant household's adjusted income must be at or below 80% of median income. The adjusted incomes for Section 515 are calculated to be the annual gross income minus certain allowed deductions such as medical expenses or childcare. (Complete listing of allowed deductions included in Rural Development's Handbook 1930-C.) Rent is then based on 30% of the adjusted income minus a utility allowance. Property owners must be careful to ensure that the household's income meets both the Tax Credit and RD Section 515 requirements. The HOME/HTF and LIHTC programs, remember, require total household income without any allowances or deductions be compared to the applicable income limit. The property owner then must be careful to NOT compare the Section 515 adjusted income to the applicable HOME/HTF and/or LIHTC income limit.

Rent Restrictions

Most households in Section 515 properties will meet the HOME/HTF Tax Credit Maximum Allowable Rent restriction because their portion of the rent is only 30% of their adjusted income. However, in some cases the household's income increases enough to make the rental assistance portion decrease and the tenant paid rental portion increase beyond the Maximum Allowable Rent. If this occurs, the property owner will have to pay the overage to RD out of his pocket. Overage is defined as the difference between the HOME/HTF Tax Credit Maximum Allowable Rent and the Section 515 calculated rent. However, if the household who initially qualified for the Tax Credit program paid an initial rent equal to or less than the Maximum Allowable Rent, the property owner will not be subject to overage payments. This means that the property owner can collect the full amount of Section 515 calculated rent and pay the overage out of the collected amount, rather than out of his own pocket. To restate, the resident had to initially qualify for the Tax Credit and HOME/HTF programs and initially pay a rent amount less than the Maximum Allowable Rent. The Act also stipulates that this ruling can only be used on buildings receiving an allocation of credits after December 31, 1989.

Tenant Income Certifications and Other Documentation

In RD projects, property owners are required to complete form TC 1944-8, which is a form of tenant income certification.

Section 542(C) “Risk Sharing” Program

The HUD Risk Sharing program was created under Section 542 of the Housing and Community Development Act of 1992 to provide new forms of credit enhancement for multifamily housing loans. The extent to which HUD directs the Housing New Mexico regarding underwriting standards and loan terms and conditions is related to the portion of risk taken by Housing New Mexico. In most cases, Housing New Mexico assumes 10% of the risk for its Risk Sharing portfolio with some variability in the percentage of risk based upon the loan to value ratio. As a result of assuming the risk, Housing New Mexico is responsible for operating the Risk Sharing program based upon our agreement with HUD. Therefore, it is of the utmost importance that Housing New Mexico ensures that property owners comply with the terms of that agreement, with their Regulatory Agreement, and with other HUD requirements.

Income Determinations

Under the Risk Sharing program, property owners must meet one of two minimum set-aside requirements that include both income and rent restrictions. For income, there are two options:

- 40% of the units must be rented to households whose annual income does not exceed 60% of area median income; and an additional 20% of the units must be rented to households whose income does not exceed 120% of area median income, adjusted for family size as determined by HUD; or
- 20% of the units must be rented to households whose annual income does not exceed 50% of area median income; an additional 5% of the units must be rented to households whose income does not exceed 80% of area median income; and an additional 35% of the units must be rented to households whose income does not exceed 120% of area median income, adjusted for family size, as determined by HUD.

Rent Restrictions

Rents must not exceed 30% of the median income levels specified for the units set aside for households earning no more than 60% of median income. Housing New Mexico has chosen to implement the same maximum rents for the Risk Sharing program as for the Low Income Housing Tax Credit program. Gross rent is defined as tenant-paid rent (excluding any Section 8 subsidy or other rent subsidy) plus the utility allowance.

Tenant Income Certifications and Other Documentation

The definitions of income and assets for the Risk Sharing program are the same as those for LIHTC and HOME/HTF, i.e., those contained in the HUD Handbook 4350.3, Chapter 5.

Occupancy and Leases

Residents occupying income-restricted units must be income eligible. Therefore, households must have their income and assets certified at move-in and annually thereafter. The requirements for recertification are the same as those provided previously for the LIHTC program. All Risk Sharing projects must use the Residential Rental Agreement Addendum - Housing New Mexico's 542(c) Program.

Annual Management Review and Physical Inspection

As required by the Housing New Mexico's agreement with HUD, Management staff will be responsible for completing an annual management review and physical inspection of each Risk Share property to ensure that it is being operated in compliance with the Regulatory Agreement, as well as providing safe, decent and sanitary housing. A review of tenant files and management practices will be completed during the annual review, including an evaluation of affirmative marketing requirements in the property owners approved affirmative marketing plan.

NSPIRE Inspections

In addition, all Risk Sharing properties are subject to HUD's National Standards for the Physical Inspection of Real Estate (NSPIRE) through the Real Estate Assessment Center (REAC). Housing New Mexico orders (and pays for) the NSPIRE inspections through HUD's on-line systems. Housing New Mexico staff makes the arrangements for the NSPIRE inspection but have no control over what units are selected or the result of the inspection. As soon as Housing New Mexico receives a copy of the NSPIRE report, the property owner will be notified. If the score is high enough, the next NSPIRE inspection will not be due for three years. Whenever possible, Housing New Mexico will attempt to schedule the NSPIRE inspection at the same time as the annual monitoring review.

Annual Reporting

Reports on the status of occupancy at the project are due to Housing New Mexico on an annual basis. The form used is the same as that provided in the Appendix to this manual "Annual Compliance Report." In addition, a Certificate of Continuing Program Compliance must be submitted with this report.

Native American Housing Assistance and Self Determination Act (NAHASDA)

The Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA) reorganized the system of housing assistance provided to Native Americans through HUD by eliminating several separate programs of assistance and replacing them with a block grant program. The regulations are published at 24 CFR Part 1000. NAHASDA uses many of the same definitions as LIHTC, HOME, HTF and Section 8, with a few differences.

PLEASE NOTE: All of the definitions listed below are subject to the Indian Housing Plan set forth by the pertinent Indian tribe.

Income Determinations

NAHASDA requires that the units be rented to households whose annual income is the greater of 80% of area median income limits for the "counties or their equivalent in which the Indian area is located; or the median income for the United States.

Rent Restrictions

Rents must not exceed 30% of the adjusted gross income for the household. The adjustments used are the same as those used in the Section 8 program.

Tenant Income Certifications and Other Documentation

The definitions of income and assets for NAHASDA are the same as those for LIHTC and HOME/HTF, i.e., those contained in the HUD Handbook 4350.3, Chapter 5.

Occupancy and Leases

Residents occupying income-restricted units must be income eligible. Therefore, households must have their income and assets certified at move-in and annually thereafter. The requirements for recertification are the same as those provided previously for the LIHTC program.

Annual Management Review and Physical Inspection

NAHASDA requires an annual review and physical inspection of each property to ensure that it is being operated in compliance with the regulations. HUD OHNAP staff, not by Housing New Mexico, will perform those reviews.

Annual Reporting

Reports on the status of occupancy at the project are due to HUD on an annual basis.

Attachment G - Consolidated Plan Certifications of Consistency

Attachment G
Certifications of Consistency 7/1/25 - 6/30/26

Requesting Entity
Bayard Housing Authority
Bernalillo County Housing Authority
Clovis Housing and Redevelopment
Eastern Regional Housing Authority
El Camino Real Housing Authority
Mesilla Valley Public Housing Authority
Rio Arriba County Housing Authority
San Miguel County Housing Authority
Santa Fe County Housing Authority
Village of Fort Sumner Housing Authority
Western Regional Housing Authority

Attachment H - Public Notice Publication Certifications
(pending publications)

Public Notice
Draft 2025 New Mexico Consolidated Annual Performance and Evaluation Report

New Mexico Mortgage Finance Authority (Housing New Mexico | MFA) ("Housing New Mexico") and the Department of Finance and Administration, Local Government Division (DFA) are seeking public comment on the DRAFT State of New Mexico 2025 Consolidated Annual Performance and Evaluation Report (CAPER). The U.S. Department of Housing and Urban Development (HUD) requires reporting on activities completed during the program year using the state's formula funding allocations. Federal funding includes the following programs: HOME Investment Partnerships (HOME), Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA) and Housing Trust Fund (HTF). HOME, ESG, HOPWA and HTF programs are administered by Housing New Mexico | MFA, and the CDBG program is administered by DFA.

On August 18, 2026, a copy of the draft 2025 CAPER will be available on the Housing New Mexico | MFA web page at https://housingnm.org/resources/plans-and-reports/caper and the DFA web page at https://www.nmdfa.state.nm.us/infrastructure-planning-and-development-division/new-mexico-action-plan. If you are unable to download the CAPER, please contact Housing New Mexico | MFA to request a copy at (505) 843-6880 or toll free 1(800) 444-6880. If you are an individual with a disability who is in need of a reader, amplifier, qualified sign language interpreter, or any other form of auxiliary aid or service, please contact Shannon Tilseth (contact information below). The draft 2025 CAPER may be provided in alternative accessible formats (i.e., Braille/large print, audio tape) and may also be translated into Spanish for limited English proficient (LEP) Spanish speaking persons upon request. Dial 7-1-1 to use Hamilton Relay in New Mexico or call the toll-free numbers: TTY: (800) 659-8331, Voice: (800) 659-1779, VCO (Voice Carry Over): (877) 659-4174, Speech-to-Speech: (888) 659-3952, Spanish: (800) 327-1857 (Includes Spanish-to-Spanish and translation from English to Spanish). Accommodations can be made with 48 hours' notice for non-English speaking participants and individuals with disabilities by calling (505) 843-6880. All facilities are wheelchair accessible.

Citizens, interested agencies, and for-profit and non-profit organizations may either attend the hybrid virtual public hearing via webcast or attend in person on August 25, 2026, at 10:00 a.m. To join the webcast go to Housingnm.org, "Meetings, Notices & Webcasts, Public Meetings & Notices". The Public Hearing will also take place at Housing New Mexico | MFA located at: 7425 Jefferson Street NE, Albuquerque, NM 87109. Citizens and interested agencies may provide comments during a 15-day public comment period, beginning August 18, 2026, and ending at 5:00 p.m. MST, September 2, 2026. Written comments and/or questions may also be directed to Shannon Tilseth (505) 532-1885; toll free 1(800) 444-6880; fax: (505) 243-3289; e-mail: stilseth@housingnm.org; or mail: Housing New Mexico | MFA, 7425 Jefferson Street NE, Albuquerque, NM 87109. After receipt of public comments, Housing New Mexico | MFA staff will prepare a summary of all comments received in writing and, in cases where any citizen views are not included, provide reasons for the decision. This documentation will be attached to the CAPER, which will be available to the public and submitted to HUD on or before September 30, 2026.

Aviso Público
Borrador del Informe Anual Consolidado de Desempeño y Evaluación de Nuevo México 2025

La Autoridad de Financiamiento Hipotecario de Nuevo México (Vivienda Nuevo México | MFA) ("Vivienda Nuevo México") y el Departamento de Finanzas y Administración, División de Gobierno Local (DFA) están buscando comentarios públicos sobre el BORRADOR del Informe Anual Consolidado de Desempeño y Evaluación (CAPER) del Estado de Nuevo México 2025. El Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD, por sus siglas en inglés) requiere informar sobre las actividades completadas durante el año programático utilizando las asignaciones de fondos de la fórmula estatal. Los fondos federales incluyen los siguientes programas: HOME Investment Partnerships (HOME), Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA) y el Fondo Fiduciario de Vivienda (HTF). Los programas HOME, ESG, HOPWA y HTF son administrados por Vivienda Nuevo México | MFA y el programa CDBG es administrado por DFA.

El 18 de agosto de 2026 una copia del borrador de CAPER 2025 estará disponible en la página web de Vivienda Nuevo México | MFA en https://housingnm.org/resources/plans-and-reports/caper y en la página web de DFA en https://www.nmdfa.state.nm.us/infrastructure-planning-and-development-division/new-mexico-action-plan. Si no puede descargar el CAPER, comuníquese con la Autoridad de Financiamiento Hipotecario para solicitar una copia (505)843-6880 o al número gratuito 1(800) 444-6880. Si usted es una persona con una discapacidad que necesita un lector, amplificador, intérprete de lenguaje de señas calificado o cualquier otra forma de ayuda o servicio auxiliar, comuníquese con Shannon Tilseth (información de contacto a continuación). El borrador de CAPER 2025 se puede proporcionar en formatos accesibles alternativos (es decir, Braille / letra grande, cinta de audio) y también se puede traducir al español para personas de habla hispana con dominio limitado del inglés (LEP) previa solicitud. Marque 7-1-1 para usar Hamilton Relay en Nuevo México o llame a los números gratuitos: TTY: (800)659-8331, Voz: (800)659-1779, VCO (Transferencia de voz): (877)659-4174, Voz a voz: (888)659-3952, Español: (800)327-1857 (Incluye español a español y traducción del inglés al español). Las adaptaciones se pueden hacer con 48 horas de anticipación para participantes que no hablan inglés y personas con discapacidades llamando al (505)843-6880. Todas las instalaciones son accesibles para sillas de ruedas.

Los ciudadanos, las agencias interesadas y las organizaciones con y sin fines de lucro pueden asistir a la audiencia pública virtual híbrida a través de una transmisión web o asistir en persona el 25 de agosto de 2026 a las 10:00 a.m. Para unirse a la transmisión web, vaya a Housingnm.org, "Meetings, Notices & Webcasts, Public Meetings & Notices". La Audiencia Pública también se llevará a cabo en Vivienda Nuevo México | MFA ubicado en: 7425 Jefferson Street NE, Albuquerque, NM 87109. Los ciudadanos y las agencias interesadas pueden proporcionar comentarios durante un período de comentarios públicos de quince días, que comienza el 18 de agosto de 2026 y termina a las 5:00 p.m. MST, 2 de septiembre de 2026. Los comentarios y/o preguntas por escrito pueden dirigirse a Shannon Tilseth (505) 532-1885; línea gratuita 1(800) 444-6880; fax: (505) 243-3289; Correo electrónico: stilseth@housingnm.org; o correo postal: Vivienda Nuevo México | MFA, 7425 Jefferson Street NE, Albuquerque, NM 87109. Tras recibir los comentarios públicos, el personal de MFA preparará un resumen de todos los comentarios recibidos por escrito y, en caso de que no se incluyan las opiniones de los ciudadanos, justificará la decisión. Esta documentación se adjuntará al CAPER, que estará disponible al público y se entregará al HUD a más tardar el 30 de septiembre de 2026.

Attachment I – 2025 Draft HOPWA CAPER

Housing Opportunities for Persons With AIDS (HOPWA) Program	
Revised: 05/01/2025	
Consolidated APR/CAPER– HOPWA Grantee	
OMB Approval No. 2506-0133 (Expiration Date: 12/31/2027).	
Burden Statement	
The purpose of this information collection is to meet the Housing Opportunities for Persons With AIDS (HOPWA) annual reporting requirements. Reporting is required for all HOPWA grantees pursuant to 42 U.S.C. § 12911; 24 CFR §§ 574.520(a) and (b); and 24 CFR § 91.520(f). The information collected on this form is required to obtain a benefit. It will not be confidential. The public reporting burden for this collection of information is estimated to average 40 hours, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the information collection. This includes the time for collecting, reviewing, and reporting the data. HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a currently valid OMB control number. OMB Approval No. 2506-0133 (Expiration Date: 12/31/2027).	
Term	**Definition**
Viral Suppression	When the load or volume of HIV virus present in a person's blood is measured at less than 200 copies per milliliter of blood.
Adjustment for Duplication	Removal of duplicate entries when a household/unit received more than one type of HOPWA assistance, which enables the calculation of unduplicated output totals. For example, if a household received both HOPWA TBRA and HOPWA PHP from the same project sponsor, adjusting for duplication would ensure that household was only counted once when calculating the HOPWA housing subsidy assistance household total.
Administrative Agent	An entity the grantee has selected to carry out administrative activities on behalf of the grantee. When a grantee utilizes another organization to carry out some or all of the grantee's administrative functions, the administrative activities, costs, and terms of payment should be clearly delineated in a contract or other written agreement between the parties. All costs associated with administering the grant, whether incurred by the grantee or the other organization, are subject to the 3% administrative cost limit. For the purposes of HOPWA annual performance reporting, the administrative agent would not complete a separate "Provider Workbook."
Administrative Costs	Costs for general management, oversight, coordination, evaluation, and reporting (24 CFR § 574.3). By statute, grantee administrative costs are limited to 3% of the total grant award, to be expended over the life of the grant. Project sponsor administrative costs are limited to 7% of the portion of the grant amount they receive (42 U.S.C. § 12911).
Anti-Retroviral Therapy	A use of a combination of medications to treat HIV.
Area Median Income (AMI)	The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including the HOPWA program. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. AMI values vary by location and are published at https://www.huduser.gov/portal/datasets/il.html
Beneficiary(ies)	All members of a household (with or without HIV) who benefitted from HOPWA assistance during the operating year, not including the HOPWA-eligible individual (see definition).

Chronically Homeless Person	A person defined as chronically homeless under 24 CFR 578.3. ((1) A homeless individual with a disability as defined in section 401(9) of the McKinney-Vento Assistance Act (42 U.S.C. 11360(9)) who: a) lives in a place not meant for human habitation, a safe haven, or in an emergency shelter, and b) has been homeless and living as described for at least 12 months or on at least 4 separate occasions in the last 3 years, as long as the combined occasions equal at least 12 months and each break in homelessness separating the occasions included at least 7 consecutive night of not living as described; (2) An individual who has been residing in an institutional care facility, including jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all of the criteria of this definition before entering that facility; or (3) A family with an adult head of household (or, if there is no adult in the family, a minor head of household) who meets all of the criteria of this definition, including a family whose composition has fluctuated while the head of household has been homeless).
Contractor	A contractor is an entity that receives a legal instrument (contract) by which a grantee or project sponsor purchases property or services needed to carry out the project or program under a Federal award. The purpose of the contract is to obtain goods and services for the grantee/project sponsor's own use and creates a procurement relationship with the contractor. Characteristics indicative of a procurement relationship between the grantee and a contractor are when the contractor: provides the goods and services within normal business operations; provides similar goods or services to many different purchasers; normally operates in a competitive environment; provides goods or services that are ancillary to the operation of the HOPWA program; and is not subject to compliance requirements of the HOPWA program as a result of the agreement, though similar requirements may apply for other reasons (2 CFR 200.331(b)). For purposes of HOPWA annual performance reporting, contractors do not submit a separate “Provider Workbook.”
Facility-Based Housing Assistance	Leasing, operating, and hotel/motel expenditures to support units or facilities including community residences, SRO dwellings, short-term facilities, project-based rental units, master leased units, and other housing facilities approved by HUD.
Faith-Based Organization	Religious organizations of three types: (1) congregations; (2) national networks, which include national denominations, their social service arms (for example, Catholic Charities, Lutheran Social Services), and networks of related organizations (such as YMCA and YWCA); and (3) freestanding religious organizations, which are incorporated separately from congregations and national networks.
Grassroots Organization	An organization that is headquartered in the local community where it provides services, has a social services budget of $300,000 or less annually, and has six or fewer full-time equivalent employees. Local affiliates of national organizations are not considered “grassroots.”
HOPWA-Eligible Individual	The one low-income person with HIV/AIDS who qualifies a household for HOPWA assistance. This person may be considered “Head of Household.” A child may also qualify the household for HOPWA assistance. When the annual performance report asks for information on eligible individuals, report on this individual person only. Where there is more than one person with HIV/AIDS in the household, the additional PWH/A(s), would be considered a beneficiary(s).
Housing Information Services	Costs to provide counseling, information, or referral services to assist an eligible person to locate, acquire, finance, and maintain housing (24 CFR § 574.300(b)(1)). Some eligible costs under Housing Information Services include staff time to assist eligible clients in searching for or locating appropriate housing whether HOPWA-subsidized or not; staff time to provide fair housing guidance for eligible households who may encounter discrimination on the basis of race, color, religion, sex,, age, national origin, familial status, or disability; staff time to provide housing counseling to acquire and finance housing; and development and use of Homeless Management Information System (HMIS) elements to coordinate housing assistance for eligible households. HMIS costs billed to housing information services must be pro-rated and not include HMIS reporting. Use of HMIS for reporting purposes is considered an administrative activity and must be billed to administrative costs.
HOPWA Housing Subsidy Assistance Total	The unduplicated number of households receiving housing subsidies (TBRA, STRMU, Permanent Housing Placement services and Master Leasing) and/or residing in units of facilities dedicated to persons living with HIV/AIDS and their families and supported with HOPWA funds during the program year for formula grantees and the operating year for competitive grantees.

Household	A single individual or a family, as defined in 24 CFR 574.3. The term is used for collecting data on changes in income, changes in access to services, receipt of housing information services, and outcomes on achieving housing stability. Live-In Aides (see definition for Live-In Aide) and non-household members (e.g., a shared housing arrangement with a roommate) who resided in the unit are not reported in the annual performance report.
Improved HIV Viral Load	A reduction in the load or volume of HIV present in the HOPWA-eligible individual's blood at the end of the operating year compared to the beginning of the operating year. Most people with HIV/AIDS (PWH) who are engaged in medical care have routine laboratory tests. The HOPWA-eligible individual's two most recent laboratory reports can be used to determine viral load improvement, even if the first laboratory test was performed in a prior operating year.
In-kind Leveraged Resources	These are additional types of support provided to assist HOPWA-eligible individuals such as volunteer services, materials, use of equipment, and building space. The actual value of the support can be the contribution of professional services, based on customary rates for this specialized support, or actual costs contributed from other leveraged resources. In determining a rate for the contribution of volunteer time and services, use the criteria described in 2 CFR part 200. The value of any donated material, equipment, building, or lease should be based on the fair market value at time of donation. Related documentation can be from recent bills of sale, advertised prices, appraisals, or other information for comparable property similarly situated.
Leasing Costs	Costs used to lease all or a portion of a building as needed to provide housing to eligible households. For eligible individuals or families unable to hold leases in their names, funding may be used to “master lease” units, where the eligible households choose the units, the grantee or project sponsor leases the units and pays the full rent to the landlord, and the eligible households pay the grantee or project sponsor the amount required by 24 CFR 574.310(d). This type of master leasing can be administered as “turn-key” housing assistance, to be replaced with Tenant-Based Rental Assistance (TBRA) if the landlord agrees to transfer the lease to the eligible person. Funding may also be used to master lease units to be operated as transitional housing for eligible households. For example, post-incarceration programs often lease a unit to temporarily house an eligible household returning to the community until other more permanent housing arrangements can be made. The lease is always in the organization's name. The furniture, housing equipment, and supplies, eligible under the operating budget line item, belong to the organization and remain in the unit for the next household’s use. Eligible leasing costs include the cost to lease a housing facility or scattered-site units, staff time to negotiate lease terms with lessor or landlord, and annual housing inspections to ensure HOPWA habitability standards are met for scattered-site units assisted with Leasing.
Leveraged Funds	The amount of funds expended during the operating year from non-HOPWA federal, state, local, and private sources. Leveraged funds are used to further support HOPWA clients receiving assistance during the operating year for formula grants, or under the applicable competitive grant.
Live-In Aide	A person who resides with the HOPWA-Eligible Individual and who meets the following criteria: (1) is essential to the care and well-being of the person; (2) is not obligated for the support of the person; and (3) would not be living in the unit except to provide the necessary supportive services. See 24 CFR 5.403 and the HOPWA Grantee Oversight Resource Guide for additional reference.
Master Leasing	Applies to the leasing of units of housing (scattered-sites or entire buildings) from a landlord by a nonprofit or public agency that subleases the units to HOPWA-eligible tenants. By assuming the tenancy burden, the agency facilitates housing of clients who may not be able to maintain a lease on their own due to poor credit, evictions, or lack of sufficient income.

Minimum Use Periods	Grantees that used HOPWA funding for new construction, acquisition, conversion, lease, or substantial rehabilitation of a building or structure are required to operate the building or structure for HOPWA-eligible individuals for a 10-year period. In the case of non-substantial rehabilitation or repair of a building or structure, the minimum use period is not less than 3 years. If no further HOPWA funds are used to support the facility, in place of completing the "CAP DEV" tab in the Performance Report Worksheet, the grantee must complete an "Annual Report of Continued Project Operation" throughout the required use periods. This report is found on the "STEWARD" tab of the Grantee Workbook.
Medically Assisted Living Facilities	HOPWA facility-based housing that assists residents with most or all activities of daily living, such as meals, bathing, dressing, and toileting. Regular medical care, supervision, and rehabilitation are also often available.
Operating Costs	Costs of operating a housing facility owned or leased by the grantee or project sponsor, to the extent the costs are necessary to house eligible households. Eligible operating costs include utilities, property insurance, minor repairs, and upkeep of the facility, maintenance both inside and outside the facility, procurement and contracting of services for facility operation or maintenance, furniture and appliances that will remain with the facility, food purchases and kitchen operation for HOPWA household at the facility, and staff time for directing any of the eligible operating costs mentioned above at the facility for eligible households (24 CFR §574.300(b)(8)).
Operating Year – Competitive grantees	HOPWA competitive grants are awarded for a 3-year period of performance with annual performance reports submitted for each of the 3 operating years. The information contained in this performance report should reflect the grantee's operating year with the beginning date determined at the time the grant agreement is signed. Project sponsor accomplishment information must coincide with the operating year this Performance Report covers. Any change to the period of performance requires the approval of HUD by amendment, such as an extension for one additional operating year. A PSH renewal/replacement grant start date would be coordinated with the close out of the existing grant. Grantees with an approved extension period of less than 6 months must submit the Performance Report for the third year of the grant term at the end of the approved extension period and incorporate data from the additional months. Grantees with an approved extension period of 6 months or more must turn in a Performance Report at the end of the operating year and submit a separate extension Performance Report at the end of the extension period.
Operating Year – Formula grantees	HOPWA Formula Grantees follow the Grantee Program Year as established by the Consolidated Planning Processes. All CPD Programs (HOME/ESG/CDBG/HOPWA) use the same 12-month period as their Operating Year for performance reporting. The information contained in each annual performance report must represent a one-year time period of HOPWA program operation that coincides with the grantee's program year. HOPWA Formula Grantees are annually awarded grants with a 3-year period of performance, as established by the Grantee signature date on the Grant Agreement. Since Grant period of performances vary from Fiscal Year to Fiscal Year, and do not necessarily coincide with a Grantee's Operating Year, funds from more than one HOPWA formula grant awarded to the same grantee may be used during an operating year and the annual performance report must capture all formula grant funding used during the operating year. Project sponsor accomplishment information must also align with the operating year the annual performance report covers.
Outcome	The degree to which the HOPWA assisted household has been enabled to establish or maintain a stable living environment in housing that is safe, decent, and sanitary (per the regulations at 24 CFR 574.310(b)) and to reduce the risks of homelessness and improve access to HIV treatment and other health care and support.
Output	The number of units of housing or households that receive HOPWA assistance during the operating year.

Permanent Housing Placement (PHP)	Eligible costs under PHP include security deposits not to exceed two months of rent, rental application fees, credit checks, one-time utility hook-up fees paid directly to the utility company, utility arrears only if the cost is creating a barrier to establishing permanent housing in a new unit, rent arrears only if past due rent debt at a prior unit is a barrier to accessing a new unit, initial housing inspections, reasonable travel costs to units for initial housing inspections, staff time to review and identify causes for eviction and responsibilities of the tenant within the least, staff time for assisting clients with executing the lease, and staff time for resolving landlord issues directly related to the PHP assistance being provided. PHP can be used in conjunction with TBRA where PHP pays the security deposit and TBRA covers ongoing monthly rent payments starting with the first month. PHP must only be used to assist the client in entering permanent housing. PHP must never be used for monthly rent or on-going utility costs where a client is already in permanent housing. Although PHP is included as a supportive service under 24 CFR 574.300(b)(7), HUD has established a dedicated BLI for PHP to distinguish it from other supportive services.
Program Income	As defined in 2 CFR 200.1, program income is income earned by the grantee or project sponsor that is directly generated by a supported activity or earned as a result of the grant during the period of performance (except as provided by 2 CFR 200.307). See grant administration requirements on program income at 2 CFR 200.307 and the Federal award.
Project-Based Rental Assistance (PBRA)	A rental subsidy program that is tied to specific facilities or units owned or controlled by a project sponsor. Assistance is tied directly to the properties and is not portable or transferable.
Project Sponsor Organizations	Per HOPWA regulations at 24 CFR 574.3, any nonprofit organization or governmental housing agency that receives funds under a contract with the grantee to provide eligible housing and other support services or administrative services as defined in 24 CFR 574.300. Project Sponsor organizations are required to provide performance data on households served and funds expended.
Resource Identification	Resource identification funds may be used to establish, coordinate, and develop permanent housing assistance resources for eligible persons (including conducting preliminary research and making expenditures necessary to determine the feasibility of specific housing-related initiatives) (24 CFR § 574.300(b)(2)). Activities can include increasing coordination with local initiatives, systems, or strategies (such as the local Continuum of Care or Ryan White Planning Council) to house HOPWA-eligible individuals, development of new housing resources, and conducting community needs assessments to inform system design.
Rural	For purposes of HOPWA reporting, a rural county is a county in which: (1) Has no part of it within an area designated as a standard metropolitan statistical area by the Office of Management and Budget; or (2) Is within an area designated as a metropolitan statistical area or considered as part of a metropolitan statistical area and at least 75% of its population is local on U.S. Census blocks classified as non-urban; or (3) is located in a state that has a population density of less than 30 persons per square mile (as reported in the most recent decennial census), and of which at least 1.25% of the total acreage of such State is under Federal jurisdiction.
Short-Term Rent, Mortgage, and Utility (STRMU) Assistance	Short-term rent, mortgage, and utility payments to prevent the homelessness of the tenant or mortgagor of a dwelling (24 CFR 574.300(b)(6)). Eligible STRMU costs include up to 21 weeks of the HOPWA-eligible individual's rent, mortgage, and/or utility costs, and the costs of staff time to review and determine household's need for STRMU assistance and make the STRMU payments. For the purposes of STRMU assistance, to the extent that taxes, insurance, condominium fees, or other building operation costs are included in the monthly mortgage payment either by federal regulation or the terms of the mortgage, these expenses are eligible to be included in the STRMU mortgage assistance payments. STRMU mortgage assistance for taxes, insurance, or condo fees that are not included on the monthly mortgage statement are not eligible.
Stewardship Units	Units developed with HOPWA, where HOPWA funds were used for acquisition, new construction, and/or rehabilitation that no longer receive operating subsidies from HOPWA. Report information for the units is subject to the 3-year use agreement if rehabilitation is non-substantial and to the 10-year use agreement if rehabilitation is substantial.

Sub-Recipient	For the purposes of the HOPWA program, a sub-recipient is an organization that receives funds under a contract with the project sponsor to carry out eligible HOPWA activities. For the purposes of HOPWA annual performance reporting, a sub-recipient organization does not need to submit a separate "Provider Workbook." The sub-recipient's HOPWA activities should be included in the "Provider Workbook" of the project sponsor with whom they have a contract.
Supportive Services	Costs include providing housing stability services, assistance in gaining access to mainstream resources, public benefits, healthcare and support positive health outcomes. However, health services may only be provided to individuals with acquired immunodeficiency syndrome or related diseases and not to family members of these individuals. Eligible supportive services costs include staff time to develop, update and review individualized housing and service plans for clients; staff time to connect households to appropriate services and treatment in accordance with their housing and service plans, management-level consultation (case staffing); health and mental health assessment services; direct outpatient treatment by licensed professionals of mental health services; substance use disorder services provided by licensed or certified professionals; individual, family, or group therapy to address co-occurring disorders; nutritional services including food banks, nutritional supplements, and counseling by certified nutrition specialists; life skills trainings such as budgeting resources, resolving conflict, using public transportation, unit maintenance; credit counseling; education services including instruction or training in consumer education, health education, substance use prevention, literacy, English as a Second Language, and General Educational Development (GED); job training or job coaching including resume development; client transportation to and from medical care, employment, child care, or other eligible essential services facilities; and HOPWA provider transportation to meet with clients for supportive service needs (24 CFR §574.300(b)(7)).
Tenant-Based Rental Assistance (TBRA)	TBRA is a rental subsidy program that grantees can provide to help low-income households access affordable housing. HOPWA does not place restrictions on the length of time eligible persons may receive TBRA. Grantees should provide the opportunity for eligible households to transition in place to self-sufficiency or another subsidy. Eligible TBRA costs include rental payments, staff time to verify household income for TBRA assistance, calculation of resident rent payment, monthly rental payments, processing a TBRA rental payment on behalf of the HOPWA-eligible individual, annual housing inspections to ensure HOPWA habitability standards are met for units being assisted with TBRA, reasonable travel costs to units for housing inspections, review of a client's selected unit for rent reasonableness and rent standard, annual recertification for households receiving ongoing TBRA, and staff time for resolving landlord issues directly related to providing the TBRA assistance.
VAWA Internal Emergency Transfers	Per 24 CFR 5.2005e, an internal emergency transfer under the Violence Against Women Act (VAWA) protections refers to an emergency relocation of a tenant to another unit where the tenant would not be categorized as a new applicant; that is, the tenant may reside in the new unit without having to undergo an application process.
VAWA External Emergency Transfers	Per 24 CFR 5.2005e, an external emergency transfer under the VAWA protections refers to an emergency relocation of a tenant to another unit where the tenant would be categorized as a new applicant; that is, the tenant must undergo an application process in order to reside in the new unit.
Veteran	A veteran is someone who has served on active duty in the Armed Forces of the United States. This does not include inactive military reserves or the National Guard unless the person was called up to active duty.

SWCC-PY IDIS Disbursements

Cost Category	Total Expenditures	Total Assisted (per category)
TBRA	$ 429,845.80	54
STRMU	$ 381,815.72	91
PHP	$ 33,779.86	17
ADMIN	$ 62,936.43	0
24-25 (charged to Admin)	$ 3,672.23	0
Total	$ 912,050.04	162

ANM-PY IDIS Disbursements

Cost Category	Total Expenditures	Total Assisted (per category)
TBRA	$ 133,062.03	14
STRMU	$ 267,587.94	80
PHP	$ -	0
ADMIN	$ 30,188.34	0
24-25 (charged to TBRA)	$ 6,178.34	0
Total	$ 437,016.65	94

MFA-PY IDIS Disbursements

Cost Category	Total Expenditures	Total Assisted (per category)
TBRA	$ -	0
STRMU	$ -	0
PHP	$ -	0
ADMIN	$ 41,502.93	0
24-25	$ -	0
Total	$ 41,502.93	0

Combined-PY IDIS Disbursements

Cost Category	Total Expenditures	Total Instances Assisted (per category)
TBRA	$ 562,907.83	68
STRMU	$ 649,403.66	171
PHP	$ 33,779.86	17
ADMIN	$ 134,627.70	0
24-25 (charged to Admin)	$ 9,850.57	0
Total	$ 1,390,569.62	256

Combined-PY IDIS Disbursements

Cost Category	Total Expenditures	Total Individuals Assisted (unduplicated)
Alianza of NM	$ 430,838.31	92
SWCC	$ 908,377.81	144
MFA	$ 41,502.93	0
24-25	$ 9,850.57	0
		0
Total	$ 1,390,569.62	236

Instructions for Completing the HOPWA Grantee Performance Report Workbook

What is the HOPWA Grantee Performance Report Workbook?

This workbook provides information at the Grantee Administration level, including grantee contact information, annual performance report narratives, and stewardship unit information.
This data will be compiled by the HOPWA Formula or Competitive Grantee, as part of providing annual performance reporting to HUD.

Who completes this form?

This workbook will be completed by the HOPWA Formula or Competitive Grantee ONLY.

Reminder: ANY entity that provides DIRECT HOPWA services - including the HOPWA Grantee - must also complete a separate HOPWA Provider Performance Report Workbook.

What tabs should be completed for this report?

EVERY GRANTEE USER should complete these tabs:

- ***GRANTEE***
- ***CONTACT***
- ***Narrative***

STEWARD: The Stewardship tab should only be completed if the Grantee is reporting on HOPWA Stewardship Units.
Grantees that used HOPWA funding for new construction, acquisition, or substantial rehabilitation of a building or structure are required to operate the building or structure for HOPWA-eligible beneficiaries for a ten (10) years period.
If no further HOPWA funds are used to support the facility, in place of completing the "CAP DEV" tab in the Provider Performance Report workbook, the grantee must complete an Annual Report of Continued Project Operation throughout the required use periods found on the "STEWARD" tab of this workbook. The required use period is three (3) years if the rehabilitation is non-substantial.

Important Information:

To ensure the integrity of this workbook, please to not DELETE or ALTER any rows, columns, tabs, or the NAME of the report.
This workbook requires the entry of data only where applicable, with no other actions required.

1 Enter text in empty cells next to questions.
2 Enter numbers where the entry reads “0” and the answer is an amount.

The workbook MUST be submitted in this Excel format. The Grantee will be unable to submit it to HUD if it has been converted to any other format, such as a Word or PDF file.

HOPWA Grantee Performance Report Submission Instructions:

HOPWA Annual Performance reporting is collected and submitted at both the Grantee and Project Provider levels.
HUD or a HUD contractor will provide HOPWA Grantees annually with an advance set of named Grantee and Project Sponsor files, based on Project Sponsor activity logged in HUD's IDIS system relative to the Grantee's Accomplishment Year on which it will be reporting.
Grantees complete this high-level Grantee workbook covering: Grantee organizational information, Grantee contact information, a narrative of all activities provided by the Grantee and its Project Sponsors, and Stewardship Unit information, as applicable.
Project Sponsors (and any Grantee that provides direct HOPWA activities) will complete a separate detailed annual report, called the "Provider Performance Report Workbook," with every Project Sponsor completing a workbook and submitting it to the Grantee.
The Grantee will then:

- Review all Provider Performance Report Workbooks for accuracy and will request that the Project Sponsor correct any missing or incorrect information.
- Collect all of the Grantee and Project Sponsor workbooks together.
- Submit the collection of all separate workbook files in a single transmission to HOPWAReports@HUD.gov.
- The entire collection of HOPWA workbook files is considered the Grantee's submission of annual performance reporting under its HOPWA grant agreement.
- Grantees shall submit their annual collection of workbooks within 90 days of the completion of their operating (or Accomplishment) year (except competitive Grantees submitting their grant's 3rd year report have 120 days to submit).
- Submission of the collection of separate workbook files satisfies the HOPWA annual performance reporting submission requirements to HUD.
  No additional uploads or submission methods (i.e., eCon Planning Suite, SharePoint, etc.) are required.

Once submitted, the Grantee will receive confirmation regarding the submitted files and may be contacted by HUD or a HUD contractor to confirm or correct reported information, as

For assistance with this process, please submit a query to HOPWAReports@HUD.gov.

Grantee	Grant ID	Sponsor(s)	File ID
New Mexico	FNM66322	S221119A_Southwest CARE Center S221355A_Alianza of New Mexico	26082_0253086

GRANTEE SUMMARY	
Complete the chart below to provide more detailed information about the agencies and organizations responsible for the administration and implementation of the HOPWA program.	
Question	**Responses**
For Competitive Grantees Only	
For Competitive Grantees only, what is the grant number?	
For Competitive Grantees only, which year (1, 2, or 3) of the grant does this report cover?	
Is the Competitive Grantee a nonprofit organization? Yes or No.	
Is the Competitive Grantee a grassroots organization? Yes or No.	
For Competitive Grantees only, how much was expended on an "Other Housing Activity" (as approved in the grant agreement)?	
For All HOPWA Grantees	
What is the name of the Grantee organization?	Housing New Mexico/MFA
What is the Grantee's Unique Entity Identifier (UEI)?	F3LNHFKF5UP1
What is the Employer ID Number (EIN) or Tax ID Number (TIN) of the Grantee?	85-0252748
For formula grantees only, are there any changes to your program year? Yes or No.	No.
Note: HUD must be notified of consolidated program year changes at least two months before the date the program year would have ended if it had not been lengthened, or at least two months before the end of a proposed shortened program year.	
If yes above, what is the revised program start date?	
If yes above, what is the revised program end date?	
What is the street address of the Grantee's office?	7425 Jefferson St NE
In what city is the Grantee's business address?	Albuquerque
In what county is the Grantee's business address?	Bernalillo
In what state is the Grantee's office located?	New Mexico
What is the zip code for the Grantee's business address?	87109
What is the parent company of the Grantee (if applicable)?	
What department at the Grantee organization administers the grant?	Community Development
What is the Grantee organization's website address?	www.housingnm.org
What is the Facebook name or page of the Grantee?	Housing New Mexico
What is the Twitter handle of the Grantee?	
What are the cities of the primary service area of the Grantee?	Albuquerque, Las Cruces, Santa Fe, Roswell
What are the counties of the primary service area of the Grantee?	All 33 NM Counties
What is the congressional district of the Grantee's business address?	NM1
What is the congressional district of the Grantee's primary service area?	NM1, NM2, NM3
Is there a waiting list(s) for HOPWA Housing Subsidy Assistance Services in the Grantee service area? Yes or No.	No.
Is the Grantee's System for Award Management (SAM) status currently active for this report? Yes or No.	Yes
What is the Grantee's SAM registration number for this report?	3GFV5
Does the Grantee provide HOPWA-funded services directly to clients? Yes or No.	No.
Does the Grantee take the allowable 3% Grantee Administration allowance? Yes or No.	Yes
How much was expended on Grantee Administration?	41502.93

Contact Information for your Organization

Question	Responses
Contact Information for Authorizing Official	
What is the Authorizing Official contact name?	Donna Maestas-De Vries
What is the Authorizing Official contact title?	Chief Housing Officer
In what department does the Authorizing Official contact work?	Oversees Several Departments
What is the Authorizing Official contact email?	dmaestas-devries@housingnm.org
What is the Authorizing Official contact phone number (including extension)?	505-532-1903
What is the Authorizing Official contact fax number?	
Contact Information for Reporting (APR/CAPER) Contact	
What is the Reporting contact name?	Alec Robertson
What is the Reporting contact title?	Program Manager
In what department does the Reporting contact work?	Community Development
What is the Reporting contact email?	arobertson@housingnm.org
What is the Reporting contact phone number (including extension)?	505-532-1637
What is the Reporting contact fax number?	
Contact Information for HMIS User	
What is the HMIS User contact name?	Alec Robertson
What is the HMIS User contact title?	Program Manager
In what department does the HMIS User contact work?	Community Development
What is the HMIS User contact email?	arobertson@housingnm.org
What is the HMIS User contact phone number (including extension)?	505-532-1637
What is the HMIS User contact fax number?	
Contact Information for IDIS User	
What is the IDIS User contact name?	Matt Smokov
What is the IDIS User contact title?	Accounting Supervisor
In what department does the IDIS User contact work?	Accounting
What is the IDIS User contact email?	msmokov@housingnm.org
What is the IDIS User contact phone number (including extension)?	505-532-1730
What is the IDIS User contact fax number?	
Contact Information for Primary Program Contact	
What is the Primary Program contact name?	Alec Robertson
What is the Primary Program contact title?	Program Manager
In what department does the Primary Program contact work?	Community Development
What is the Primary Program contact email?	arobertson@housingnm.org
What is the Primary Program contact phone number (including extension)?	505-532-1637
What is the Primary Program contact fax number?	
Contact Information for Secondary Program Contact	
What is the Secondary Program contact name?	Jackie Homet
What is the Secondary Program contact title?	Community Development Supervisor
In what department does the Secondary Program contact work?	Community Development
What is the Secondary Program contact email?	jhomet@housingnm.org

What is the contact Secondary Program phone number (including extension)?	505-532-1693
What is the Secondary Program contact fax number?	
Contact Information for Individuals Seeking Services	
What is the Services contact name?	Alec Robertson
What is the Services contact title?	Program Manager
In what department does the Services contact work?	Community Development
What is the Services contact email?	arobertson@housingnm.org
What is the Services contact phone number (including extension)?	505-532-1637
What is the Services contact fax number?	

This information may be published on HUD websites as a resource for clients seeking services.

Narrative Questions: Any information provided in this tab could be used for monitoring grant compliance with HOPWA requirements and Executive Orders.	**Response - Maximum 4,000 characters for each question.**	**Character Count**
Provide a maximum of 4,000 characters narrative summarizing major achievements and highlights that were proposed and completed during the program year. Include a brief description of the grant organization, area of service, and an overview of the range/type of housing activities provided. This overview may be used for public information, including posting on HUD's website.		0
Assess your program's success in enabling HOPWA beneficiaries to establish and/or better maintain a stable living environment in housing that is safe, decent, and sanitary, and improve access to care. Compare current year results to baseline results for clients. Describe how program activities/projects contributed to meeting stated goals. If program did not achieve expected targets, please describe how your program plans to address challenges in program implementation and the steps currently being taken to achieve goals in next operating year. If your program exceeded program targets, please describe strategies the program utilized and how those contributed to program successes.		0
Describe significant accomplishments or challenges in achieving the number of housing units supported and the number households assisted with HOPWA funds during this operating year compared to plans for this assistance, as approved in the Consolidated Plan/Action Plan. Describe how HOPWA funds were distributed during your operating year among different categories of housing and geographic areas to address needs throughout the grant service area, consistent with approved plans.		0
Report on program coordination with other mainstream housing and supportive services resources, including the use of committed leveraging from other public and private sources that helped to address needs for eligible persons identified in the Consolidated Plan/Strategic Plan.		0
Describe any trends in the community that may affect the way in which the needs of persons living with HIV/AIDS are being addressed, and provide any other information important to the future provision of services to this population. Identify any evaluations, studies, or other assessments of the HOPWA program that are available to the public.		0

Complete the Annual Report of Continued Usage for HOPWA Facility-Based Stewardship Units, as defined in the Definitions, for EACH Stewardship Facility.

Question	**Facility 1**	**Facility 2**	**Facility 3**	**Facility 4**
What is the name of the stewardship facility?				
What is the stewardship year (1-10) for this facility?	0	0	0	0
What date did the facility operations begin?				
How many HOPWA units are supported in this stewardship facility?	0	0	0	0
What is the amount of non-HOPWA funds expended on the stewardship facilities?	0	0	0	0
What is the name of the authorized official that operates the facility?				
What is the name of the primary program contact at the facility?				
What is the email address of the primary program contact at the facility?				
What is the phone number of the primary program contact at the facility?				

There are sixty columns for facilities. If more columns are needed, please contact the HOPWA Validation Team.

Facility 5	Facility 6	Facility 7	Facility 8	Facility 9	Facility 10	Facility 11	Facility 12	Facility 13
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

Facility 14	Facility 15	Facility 16	Facility 17	Facility 18	Facility 19	Facility 20	Facility 21	Facility 22
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

Facility 23	Facility 24	Facility 25	Facility 26	Facility 27	Facility 28	Facility 29	Facility 30	Facility 31
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

Facility 32	Facility 33	Facility 34	Facility 35	Facility 36	Facility 37	Facility 38	Facility 39	Facility 40
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

Facility 41	Facility 42	Facility 43	Facility 44	Facility 45	Facility 46	Facility 47	Facility 48	Facility 49
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

Facility 50	Facility 51	Facility 52	Facility 53	Facility 54	Facility 55	Facility 56	Facility 57	Facility 58
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

Facility 59	Facility 60
0	0
0	0
0	0

Attachment J – 2025 ESG CAPER

Sage HMIS REPORTING REPOSITORY

Submission Overview: ESG: CAPER

Report: **CAPER** Period: **7/1/2025 - 6/30/2026** Your user level here: **Data Entry and Account Admin**

Step 1: Dates

7/1/2025 to 6/30/2026

Step 2: Contact Information

Grant Contact

The Contact Person should be the person that the HUD Field Office or HUD Headquarters should contact regarding your APR submission should there be any questions or issues. The contact person should be familiar with both the project and the APR submission. This is also the person who will receive the email from Sage acknowledging the submission of the APR to the HUD Field Office and of the action taken by the Field Office approval, request to resubmit, comments, etc.

First Name	**Shannon**
Middle Name	
Last Name	**Tilseth**
Suffix	
Title	
Street Address 1	**7425 Jefferson NE**
Street Address 2	
City	**Albuqueque**
State	**New Mexico**
ZIP Code	**87109**
E-mail Address	**stilseth@housingnm.org**
Phone Number	**(505)532-1885**
Extension	
Fax Number	

Additional Contact(s)

Additional contact(s) will receive automatic email notifications from Sage regarding report status changes.

Step 4: Grant Information

Emergency Shelter Rehab/Conversion

Did you create additional shelter beds/units through an ESG-funded rehab project	No
Did you create additional shelter beds/units through an ESG-funded conversion project	No

Data Participation Information

Are there any funded projects, except HMIS or Admin, which are not listed on the Project, Links and Uploads form? This includes projects in the HMIS and from VSP	No

Step 5: Project Outcomes

Project outcomes are required for all CAPERS where the program year start date is 1-1-2021 or later. This form replaces the narrative in CR-70 of the eCon Planning Suite.

From the Action Plan that covered ESG for this reporting period copy and paste or retype the information in Question 5 on screen AP-90: "Describe performance standards for evaluating ESG."

MFA's performance standards include placement of homeless individuals into permanent housing, services provided, individuals assisted and efficient utilization of funds. General performance standards are being reported, such as the unduplicated number of persons or households prevented from becoming homeless and the unduplicated number of those exiting homeless shelters into permanent housing.

Based on the information from the Action Plan response previously provided to HUD:

1. Briefly describe how you met the performance standards identified in A-90 this program year. *If they are not measurable as written type in N/A as the answer.*

1. Placement of homeless individuals into permanent housing.
2. Services provided
3. Individuals assisted and efficient utilization of funds.

2. Briefly describe what you did not meet and why. *If they are not measurable as written type in N/A as the answer.*

The total persons assisted in Emergency Shelters for ESG was 2633 exceeding the goal of 2500 persons assisted.

The total persons assisted with ESG Homeless Prevention funding was 183 exceeding the goal of 100 persons.

The total households assisted with ESG Rapid Rehousing funding was 81 which did not meet the goal of serving 100 households due to the the rising cost of housing, security deposits and move-in costs. Furthermore, households are requiring assistance for longer periods of time.

OR

3. If your standards were not written as measurable, provide a sample of what you will change them to in the future? *If they were measurable and you answered above type in N/A as the answer.*

N/A

Step 6: Financial Information

ESG Information from IDIS

As of 7/17/2026

FY	Grant Number	Current Authorized Amount	Funds Committed By Recipient	Funds Drawn	Balance Remaining	Obligation Date	Expenditur
2025	E25DC350001	$1,199,092.00	$1,199,092.00	$1,192,526.54	$6,565.46	12/5/2025	12/5/2027
2024	E24DC350001	$1,212,679.00	$1,212,679.00	$1,212,679.00	$0	9/20/2024	9/20/2026
2023	E23DC350001	$1,208,579.00	$1,208,579.00	$1,208,553.54	$25.46	7/11/2023	7/11/2025
2022	E22DC350001	$1,226,151.00	$1,226,151.00	$1,226,151.00	$0	8/19/2022	8/19/2024
2021	E21DC350001	$1,204,224.00	$1,204,224.00	$1,204,224.00	$0	8/11/2021	8/11/2023
2020	E20DC350001	$1,200,740.00	$1,200,740.00	$1,200,740.00	$0	6/8/2020	6/8/2022
2019	E19DC350001	$1,149,002.00	$1,148,656.46	$1,145,450.36	$3,551.64	7/31/2019	7/31/2021
2018	E18DC350001	$1,122,034.00	$1,122,034.00	$1,122,034.00	$0	8/7/2018	8/7/2020
2017	E17DC350001	$1,122,839.00	$1,122,839.00	$1,122,839.00	$0	10/19/2017	10/19/201
2016	E16DC350001	$1,105,350.00	$1,105,350.00	$1,105,350.00	$0	7/14/2016	7/14/2018
2015	E15DC350001	$989,566.00	$989,566.00	$989,566.00	$0	8/6/2015	8/6/2017
Total		$14,395,256.00	$14,394,910.46	$14,385,113.44	$10,142.56		

Expenditures	2025 Yes	2024 No	2023 No	2022 No	2021 No	2020 No	2019 No	2018 No
	FY2025 Annual ESG Funds for							
Homelessness Prevention	Non-COVID							
Rental Assistance	169,201.51							
Relocation and Stabilization Services - Financial Assistance								
Relocation and Stabilization Services - Services								
Hazard Pay *(unique activity)*								
Landlord Incentives *(unique activity)*								
Volunteer Incentives *(unique activity)*								
Training *(unique activity)*								
Homeless Prevention Expenses	169,201.51							
	FY2025 Annual ESG Funds for							
Rapid Re-Housing	Non-COVID							
Rental Assistance	166,660.91							
Relocation and Stabilization Services - Financial Assistance								
Relocation and Stabilization Services - Services								
Hazard Pay *(unique activity)*								
Landlord Incentives *(unique activity)*								
Volunteer Incentives *(unique activity)*								
Training *(unique activity)*								
RRH Expenses	166,660.91							
	FY2025 Annual ESG Funds for							
Emergency Shelter	Non-COVID							
Essential Services	633,208.40							
Operations								
Renovation								
Major Rehab								
Conversion								
Hazard Pay *(unique activity)*								
Volunteer Incentives *(unique activity)*								

Training *(unique activity)*	
Emergency Shelter Expenses	633,208.40
	FY2025 Annual ESG Funds for
Temporary Emergency Shelter	Non-COVID
Essential Services	
Operations	
Leasing existing real property or temporary structures	
Acquisition	
Renovation	
Hazard Pay *(unique activity)*	
Volunteer Incentives *(unique activity)*	
Training *(unique activity)*	
Other Shelter Costs	
Temporary Emergency Shelter Expenses	
	FY2025 Annual ESG Funds for
Street Outreach	Non-COVID
Essential Services	0.00
Hazard Pay *(unique activity)*	
Volunteer Incentives *(unique activity)*	
Training *(unique activity)*	
Handwashing Stations/Portable Bathrooms *(unique activity)*	
Street Outreach Expenses	0.00
	FY2025 Annual ESG Funds for
Other ESG Expenditures	Non-COVID
Cell Phones - for persons in CoC/YHDP funded projects *(unique activity)*	
Coordinated Entry COVID Enhancements *(unique activity)*	
Training *(unique activity)*	
Vaccine Incentives *(unique activity)*	
HMIS	139,819.70
Administration	88,790.48
Other Expenses	228,610.18
	FY2025 Annual ESG Funds for
	Non-COVID
Total Expenditures	1,197,681.00
Match	1,028,296.21
Total ESG expenditures plus match	2,225,977.21

Total expenditures plus match for all years

Step 7: Sources of Match

	FY2025	FY2024	FY2023	FY2022	FY2021	FY2020	FY2019	FY2018	FY2017	FY2016	FY2015
Total regular ESG plus COVID expenditures brought forward	$1,197,681.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total ESG used for COVID brought forward	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total ESG used for regular expenses which requires a match	$1,197,681.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Match numbers from financial form	$1,028,296.21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Match Percentage	85.85%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Match Source	FY2025	FY2024	FY2023	FY2022	FY2021	FY2020	FY2019	FY2018	FY2017	FY2016	FY2015
Other Non-ESG HUD Funds	0.00	0.00									
Other Federal Funds	0.00	0.00									
State Government	333,210.74	232,416.37	394,900.36								
Local Government	115,939.55	95,691.65	182,916.56								
Private Funds	66,835.32	1,000.00	6,125.00								
Other	509,420.60	291,958.47	316,185.05								
Fees	2,890.00										
Program Income	0.00										
Total Cash Match	1,028,296.21	621,066.49	900,126.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non Cash Match											
Total Match	1,028,296.21	621,066.49	900,126.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Step 8: Program Income

Program income is the income received by the recipient or subrecipient directly generated by a grant supported activity. Program income is defined in 2 CFR §200.307. More information is also available in the ESG CAPER Guidebook.

Did the recipient earn program income from any ESG project during the program year?

Attachment K – CDBG PR-28 Performance, Evaluation & Activity Summary (open years 2019 – 2025)

U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Integrated Disbursement and Information System
State of New Mexico
Performance and Evaluation Report
For Grant Year 2025
As of 07/29/2026

Grant Number B25DC350001

Part I: Financial Status

A. Sources of State CDBG Funds

1)	State Allocation	$10,946,097.00
2)	Program Income	
3)	Program income receipted in IDIS	$0.00
3 a)	Program income receipted from Section 108 Projects (for SI type)	$0.00
4)	Adjustment to compute total program income	$0.00
5)	Total program income (sum of lines 3 and 4)	$0.00
6)	Section 108 Loan Funds	$0.00
7)	Total State CDBG Resources (sum of lines 1,5 and 6)	$10,946,097.00

B. State CDBG Resources by Use

8)	State Allocation	
9)	Obligated to recipients	$10,946,097.00
10)	Adjustment to compute total obligated to recipients	$0.00
11)	Total obligated to recipients (sum of lines 9 and 10)	$10,946,097.00
12)	Set aside for State Administration	$318,921.94
13)	Adjustment to compute total set aside for State Administration	$0.00
14)	Total set aside for State Administration (sum of lines 12 and 13)	$318,921.94
15)	Set aside for Technical Assistance	$109,460.97
16)	Adjustment to compute total set aside for Technical Assistance	$0.00
17)	Total set aside for Technical Assistance (sum of lines 15 and 16)	$109,460.97
18)	State funds set aside for State Administration match	$0.00

Grant Number B25DC350001

19)	Program Income	
20)	Returned to the state and redistributed	
20 a)	Section 108 program income expended for the Section 108 repayment	
21)	Adjustment to compute total redistributed	$0.00
22)	Total redistributed (sum of lines 20 and 21)	$0.00
23)	Returned to the state and not yet redistributed	$0.00
23 a)	Section 108 program income not yet disbursed	$0.00
24)	Adjustment to compute total not yet redistributed	$0.00
25)	Total not yet redistributed (sum of lines 23 and 24)	$0.00
26)	Retained by recipients	$0.00
27)	Adjustment to compute total retained	$0.00
28)	Total retained (sum of lines 26 and 27)	$0.00

C. Expenditures of State CDBG Resources

29)	Drawn for State Administration	$0.00
30)	Adjustment to amount drawn for State Administration	$0.00
31)	Total drawn for State Administration	$0.00
32)	Drawn for Technical Assistance	$0.00
33)	Adjustment to amount drawn for Technical Assistance	$0.00
34)	Total drawn for Technical Assistance	$0.00
35)	Drawn for Section 108 Repayments	$0.00
36)	Adjustment to amount drawn for Section 108 Repayments	$0.00
37)	Total drawn for Section 108 Repayments	$0.00
38)	Drawn for all other activities	$0.00
39)	Adjustment to amount drawn for all other activities	$0.00
40)	Total drawn for all other activities	$0.00

Grant Number B25DC350001

D.	**Compliance with Public Service (PS) Cap**	
41)	Disbursed in IDIS for PS	$0.00
42)	Adjustment to compute total disbursed for PS	$0.00
43)	Total disbursed for PS (sum of lines 41 and 42)	$0.00
44)	Amount subject to PS cap	
45)	State Allocation (line 1)	$10,946,097.00
46)	Program Income Received (line 5)	$0.00
47)	Adjustment to compute total subject to PS cap	$0.00
48)	Total subject to PS cap (sum of lines 45-47)	$10,946,097.00
49)	Percent of funds disbursed to date for PS (line 43 / line 48)	0.00%
E.	**Compliance with Planning and Administration (P/A) Cap**	
50)	Disbursed in IDIS for P/A from all fund types - Combined	$0.00
51)	Adjustment to compute total disbursed for P/A	$0.00
52)	Total disbursed for P/A (sum of lines 50 and 51)	$0.00
53)	Amount subject to Combined Expenditure P/A cap	
54)	State Allocation (line 1)	$10,946,097.00
55)	Program Income Received (line 5)	$0.00
56)	Adjustment to compute total subject to P/A cap	$0.00
57)	Total subject to P/A cap (sum of lines 54-56)	$10,946,097.00
58)	Percent of funds disbursed to date for P/A (line 52 / line 57) Combined Cap	0.00%
59)	Disbursed in IDIS for P/A from Annual Grant Only	$0.00
60)	Amount subject the Annual Grant P/A cap	
61)	State Allocation	$0.00
62)	Percent of funds disbursed to date for P/A (line 59 / line 61) Annual Grant Cap	0.00%

Grant Number B25DC350001

Part II: Compliance with Overall Low and Moderate Income Benefit

63) Period specified for benefit: grant years ________ – ________

64) Final PER for compliance with the overall benefit test: [No]

No data returned for this view. This might be because the applied filter excludes all data.